

Queen
OF THE
**SIDE
HUSTLE**

Unleashing your potential for extra income

CHRISTINE SCHAUB

Queen of the Side Hustle

First edition

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For my mom, Sondra,
who met every challenging life obstacle with the mantra:
“No matter what happens, this will be a great story later.”

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I suppose I need to recognize my producer (“Let’s move it along, people!”), publicist (“How would you feel about riding a motorcycle onto a stage?”) and Harasser-in-Charge (“You need to start a YouTube show. You need to write this magazine article. You need to throw together another book.”) Gina Adams for forcing me to document everything I know about side hustles. She’s bossy, sarcastic, driven, and hilarious. And she’s generally right. About everything. Which is incredibly annoying.

Equally delightful are Director/Editor Tyler Adams (“Nothing exists but this camera. Talk to the camera.”) and Production Assistant/Prop Master Anna Adams (“Juuuuuuust need to move this prop a smidge.”). They keep our “Come On Over” shows lively, professional, timely, and fun. They are unflappable—a rare trait in a highly-detailed, fast-paced environment.

Add to the list my generous husband, Jimmy, who’s always happy to give an assist—whether reading every word of this book, occasionally guest-starring on the show, or digging yet another hole for a tree I just can’t live without. I think I’ll keep him.

And...every client who trusted me with their beloved pets, their squirmy children, their party guests, their flower gardens, and various tasks I could complete to bring peace and joy. Without them, I’d know nothing about side hustles, and this book would be one, giant *cricket*.

Forward

This will be a fun read.

How do we know that? Because we've been pelted with candy at "Miss Chris's" piano recitals, snickered through her Dog Logs when she's stayed with our pups, and smiled through tears as she's rescued us from party disasters.

Christine's maintained many side hustles for the entire 17 years we've known her. We never blink when she says, "You won't believe what I'm doing now!" Oh, we believe it because we're not sure there's anything this remarkable lady doesn't do well. If you ask her to teach, speak, cook, garden, write, rescue, entertain—always entertain—she handles it all with professionalism and grace. But mostly, she longs to help...to always find a way to make things better.

Knowing how quick she is to create solutions when everything goes haywire—while, somehow, remaining the life of the party—is our guarantee you'll learn much from her advice on how to side hustle. Her wisdom and your curiosity are a win-win.

You'll find us at the head of the line to buy a signed copy of "Queen of the Side Hustle." In fact, buy several so you can share it with your kids, like we'll be sharing it with ours. We can guarantee you: If she took the time to pen a written guide on how to navigate the side-hustle road, those words will be well worth the read.

Mary Page & Del Hickman
Business owners & entrepreneurs
Nashville, TN

Before We Start

Almost the moment you announce you're exploring side-hustle work, well-meaning family and friends—usually the 8-to-5 corporate types who cannot envision working outside that framework—will try to warn or suggest or encourage you to drop the pipe dream. They'll mention company buzzwords, like “health-care benefits,” “401(k),” “paid vacations” and “sick days.” They may think you lack time management or budgeting or marketing skills. They may predict your failure down to the month.

You will not argue with these people.

You'll listen politely, thank them for their input, and respond with that old Southern trope: “You may be right.” You're not admitting they're right...you're saying they *may* be right. But you're prepared to find out on your own.

Why? Because you're a risk-taker, like me. When a situation looks impossible, you'll just figure it out...like I did. Like the barista who works the early-morning shift, heads off to school, then teaches tap dancing into the early-evening. Like the electrician who plays drums for a weekend band about to sign a record deal. Like the landscaper who has a journalism degree and tutors struggling writers online.

Oh, and you'll also be armed with these gig-economy statistics:

- Short-term contracts and freelance work increased 33% in the last four years.
- Companies and individuals pay gig workers upwards of \$455 billion/year.

- 76 million U.S. workers will decide to take on side hustles this year to balance work/family schedules, get more creative, address economic uncertainty and financial anxiety, and just work smarter.

When a company moved me to Nashville 20 years ago, then dissolved nine months later, I decided to try gig work “until the money ran out.” Armed with a communications and music background, I freelanced for small companies, edited books, and taught piano. I babysat for friends, dog-sat for strangers, worked part-time as a receptionist, personal assistant, caterer and gardener. I banked enough income to pay my bills and have a little fun.

Welcome to the beauty of a free-market system.

Side hustles let YOU choose (1) the type of work you’ll do, and (2) when/where you do it. Does it come with risk? Absolutely.

Nashville, I like to say, is a great town to fail in. Because if I had actually failed at all these side-hustle adventures, the community would have applauded my efforts and said, “A least you tried! What’s next?”

So when you make the brilliant decision to monetize your down-time, do it with the full knowledge you might fail...but you might not. And if you do crash and burn, don’t waste any time beating yourself up. Just look directly into the closest mirror and ask yourself, “What’s next?”



Side Hustles... because bills don't pay themselves

Are you bored? Or would you just like to make some side money? My answer to both questions 20 years ago was: Yes.

Like most corporate workers clocking 40-hour shifts, Monday through Friday, rain or shine, in sickness and in health, I grew weary of the office routine. My healthcare job was interesting—even action-packed at times—but I couldn't help thinking something...*more*...was waiting out there.

So, I took the weekend dogsitting gig offered to me by a total stranger, who happened to be a coworker's neighbor. And I quickly discovered three killer benefits: (1) It paid well. (2) I enjoyed the K-9 company. (3) The house was like a re-

sort. No downsides there! That weekend gig soon became a *weeklong* gig. Score. Within a few months, the homeowners took overseas jobs, and my little side gig became a two-year stay. And by “stay,” I mean I put all my furniture, dishes, linens, decorations—everything but clothing—into long-term storage and moved into the pet resort. It. Was. Glorious.

And 20 years later, I still stay with dog friends in their little resorts. I also cater, garden, teach, write, and host a YouTube show on hospitality. That, my friends, is called “piecing together” your income...with nothing but six side gigs. It’s possible. I make it work. And so can you.



Why side hustle? Let’s explore some benefits.

1. **Extra income.** I think we can all agree on the upsides of a better cash flow. More cash equals more security, more fun, more freedom to give—more of anything you enjoy doing. Are season tickets to professional sports, theatres, music venues, public transport, streaming services outside your budget? The side hustle makes those possible. Do you have the vacation *time*, but not the *funds* for a dream trip to Paris? Hustle it. Are corrective surgeries on your wish list but, man, they’re expensive? Gig it. Or do you need to make more money in a down economy to help pay the bills? Side hustle is the answer.

2. **Flexibility.** Where corporate jobs count on routine, side hustles thrive on fluidity. You hustle *around* the set schedule. So, if you have a full-time job, you hustle before starting time, during lunch, after closing, and on weekends. If you're a full-time parent, you hustle during the school year when your time is your own. If you're a student, you hustle between classes and assignments. The point is, you have more wiggle room. *You* set the schedule, letting you hustle when you want to—not when someone else says you must.
3. **Personal growth.** You're an excellent baker. You know this because coworkers rave about the cookies you cannot stop making and sharing in the breakroom. Someone says, "These are soooo good. You should sell them." Um, hello side gig! So you get a few paying clients, then decide to invest those earnings into a course on baking breads. Breads sell even better. Now you move on to classes on custom chocolates. See the growth? Before long, you cut your corporate hours to part-time (strictly for the benefits, client list, and camaraderie) and throw yourself into the joys of creating sugar highs.
4. **Networking.** When you step outside your assigned routine and responsibilities, you find a whole new universe of people, opportunities, connections and collaborations. Example: I often do a little gardening for dog clients—a bit of weeding, grooming, cut-flower arranging outside with the pups. That led to paid gardening gigs. Whilst gardening, clients

often asked what else I do. Those conversations led to catering gigs. A recounting of a wild weekend cooking and hosting a friend and stranger led to a YouTube show. The award-winning success of that show led to this book. People. Opportunities. Connections. Collaborations. Add them up and you get a world of side hustles.



Where and how to start? Let's outline the process.

1. **Determine your goal(s).** You must have at least one goal—and it doesn't have to be a big one. Maybe just: Pay off small debt. Pay bills on time. Cash-flow a dream vacation. Take a college course or workshop. But it *could* be a big one: Be entirely debt-free. Send your kid to private school. Save up for a house downpayment. Get a college degree. Once you name your goal—and write it down—you can narrow your gig options and stay motivated. If you're working toward a vacation, you'll wake up each morning with a smile on your face, a dream in your heart, and a determination to make it happen. Bonus: Once you pay off a small debt, you'll be even more motivated to move onto killing off a larger one, and then—Big Goal Alert!—becoming debt-free!
2. **Match a side hustle to your interests and skills.** I often look at marble carvings and think, 'I may be a sculptor deep inside.' But confession: I've never

taken a sculpting class. And probably never will. So “marble sculptor” is more of an interest than a skill. But I love cooking for people, have the skills to do it, and clients like to pay me. Handsomely. Bingo! My “interest” and “skills” align. Perhaps you’re a natural wordsmith. You could start a blog and move into freelance writing. Zero cost involved in blogging. If you love animals, but can’t have them in your home, pet care is a thriving industry: walking, grooming, transporting, daycare, overnight sitting. Look into it. Are you handy? Everyone I know is desperate for a good, reliable, and fairly-priced handyman. Hustle those skills!

- 3. Research potential opportunities.** You do want to get paid, right? Then your skills must fit a need. Example: I have yet to see a job posting for a marble sculptor, so that’s probably out. But you will be shocked—SHOCKED, I say!—at how many seemingly normal skill requests are posted daily on online job boards, social media groups, and community bulletin boards. Online requests I found just now in less than 10 minutes: painter, junk hauler, babysitter, dog walker, golf cart repairman, mower, non-judgmental housecleaner (ha!), tree remover, firewood deliverer. Opportunities = money. Gig it!
- 4. Determine your value.** This is, perhaps, one of the toughest tasks in gigging because you have to answer two questions: (1) What is my time worth? (2) What are clients willing to pay? When I dove into freelance writing, I struggled with pricing. A

college buddy—and fellow freelancer—helped me price the jobs until I was confident. When I started babysitting, I asked a local mom about the going rate—but discovered *I'm worth more* because I'm an adult with a reliable car, who can stay overnight for long weekends. For dogsitting, I slightly undercut the local kennel prices. After some catering experimentation, we determined pricing per person is not only easier, but fairer to all parties. Your true value is just one phone call or online search engine away.

5. **Create a schedule.** Yes, yes...the whole idea behind the side gig is to avoid the 8-5 routine. BUT. You still need to block off timeframes to hustle. The trick to making a secondary schedule work is: (1) Start small—say, two hours. (2) Be realistic—gig only on weekends, when you're well-rested. (3) Stick to it—no excuses! You're the boss, but you're also the employee. Don't disappoint yourself, miss deadlines, and put you, your only employee, on probation. That's just embarrassing.
6. **Promote yourself.** No longer do you need to staple a flyer to a telephone pole with your tear-off phone number to get business. Although, admit it, number tearing is terribly fun to do. You can now spread the word in your pajamas online via social media or even a website. Why not create a business card with a QR code (a two-dimensional matrix barcode/optical image) clients can scan with their smartphones and link directly to your online

information? How about a webpage—particularly if your side gig is creating webpages? And let’s not neglect the tried-and-true advertising standard: word of mouth. Offer samples, if you bake. Show photos of your artwork. Post online videos (edited to less than a minute, folks!) of your skills in action. Promotion is key. Get comfortable with it.

OK. You’re excited. You’re ready. You’ve thought this through. You made—and wrote down—at least one goal, considered your marketable skills, completed some “opportunity” research, asked about pricing, set a realistic schedule, and settled on a way to alert the world you—yes, YOU—are launching a side hustle.

But before you actually get started, you might want to do a little more work on refining those skills. How? Just turn the page.

To download your FREE **Goals Worksheet**,
scan this QR Code:





Skills + Strengths + Passions = Niche

When you think “side hustle,” you need to answer two critical questions: (1) What are you *really good* at doing? (2) What do you *enjoy* doing? The answers to those two questions may not align...and if they don't, you haven't landed on a workable, marketable or sustainable gig.

For instance: You might be an excellent cook, but you loathe the pressure of throwing together gourmet food for 20 partygoers. Catering would be out. Or... You may be a Master Gardener, but you despise pulling weeds, trimming shrubs, and watering for other people in the brutal heat of summer. Landscaping is not your gig. Perhaps you're a bit of a numbers whiz. Sudoku puzzles and multiplication charts make perfect sense to you. You can do complex equations in your head. But the thought of teaching or helping struggling students gives you hives. Math tutoring is not for you.

So, you've identified worthy skills, but none of them measure up to "passion," let alone "pleasure." And without either of those, you'll struggle getting the side hustle going. It may be time to identify other possible—perhaps undiscovered—skills in your arsenal. But how?

Get a second opinion.

Before embarking on major life changes—getting married, buying a house, taking a job in a foreign country, having a giant armadillo tattooed on your back—you probably ask your friends and/or family for input, right? I mean, an armadillo back tat is forever, folks! So why not quiz them about your skills? You don't have to mention the side hustle...just ask for honest opinions about who you are in their eyes.

Ways to phrase the question:

- **What's *one thing* you think I'm good at doing?**
You asked for one, but you'll probably get several answers. You might hear, "Well...you like to argue." Nice! Trial Lawyer might not be a feasible side gig, but Debate Coach has possibilities. Or... "You don't take 'no' for an answer." Interesting. Maybe you'd be a good advocate for people dealing with insurance, car repair, or home repair issues. Or maybe, "You seem to know everybody." Ahhh...sounds like you could connect someone with a *need* to someone with a *solution*. Remember: You're entertaining any answer at the moment, so keep an open mind.

- **What do you think is my *greatest strength*?** You might hear, “I’d eat anything you cook.” Well, you don’t want to cater, but you might excel at teaching others basic cooking skills. Or... “Children love you.” That opens up all kinds of possibilities, like transporting kids to/from school and/or activities. Or babysitting. Or camp instructor. Maybe you’ll get, “You’re so patient with the elderly.” Now there’s a beautiful, marketable skill. The health industry has a massive need for elder care, and patience is a virtue in short supply. The trick here is combating your inner critic. Just receive the answer. We’ll deal with it later.
- **If I had a *superpower*, what would it be?** This fun little query will bring out humor and sarcasm—which are often based in truth. You might hear, “Organization.” And let me tell you: Organization is, indeed, a superpower. Don’t believe me? The plethora of YouTube videos on organization should convince you. Or maybe you’ll hear, “Driving in rush-hour traffic without losing your mind.” Or, “Creativity.” Now, “creativity” is rather broad, so you may want to ask for details, ala “How so, specifically?” You’ll get a list, I assure you.
- **What’s something you’ve always thought I should *do instead of* ____?** And then you fill in the blank with what you’re currently doing for pay: Teaching history. Preparing taxes. Delivering packages. The “instead of” response should surprise you. Be surprised. But don’t argue. Don’t blow off the

answer. Just receive the information like the good interviewer you're becoming.

Second-opinion example: Since 2006, my publicist has *insisted* I start a YouTube show. And by "insisted," I mean harassed, cajoled, argued...used every tool short of bribery. In 2021, I finally agreed. In 2022, I won a Communicator's Award for Best How To/Instructional video series. In 2023, I won a Telly Award for Best Non-Scripted Web Series. In my publicist's eyes, I was a YouTube natural. I kept asking, "Why YouTube??" ...and she kept answering.

Just ask the questions. Then armed with those answers, you should have some fascinating prospects about your future. Now put on your safari vest and hat, grab your compass, and get ready take the next step.

Explore your past.

Nothing helps you identify immediate side-hustle skills like taking stock of past experiences—both professional and personal. The industry buzzword for this: Self-assessment. You're looking for strengths, skills, accomplishments, developments, responsibilities, specialized knowledge. Sounds like a resume, doesn't it? Well, it is, but we'll break these down into workable chunks, starting with...

Skills – Hard, Soft, Transferable

Hard skills are objective, quantifiable and/or measurable, like associate/bachelor/master degrees, CPR certification,

liquor license, tradesman permit, award certificates, foreign language fluency—skills learned through education, training, and hands-on experience. Certifications alone help you demonstrate additional value when you list “Certified Level 4 Mechanic,” or “CDL Certified” or “ABC certified,” or “Microsoft/JAVA certified,” or “Certified Remodeler.” But you can also “prove” these skills with a portfolio of, say, art you created, decks you built, events you photographed, sales materials you designed, corporate events or parties you organized.

Now, before you toss off a “whatever” wave, let me show you how those hard skills translate into gig work.

- A **secondary school degree** in *anything* makes you eligible to substitute teach, tutor and guest-speak in schools. And every school is looking for this kind of temporary help.
- **CPR certification** can lead to CRP instructor—which is a very lucrative business. Being CPR-certified also makes you more valuable as a babysitter, childcare worker, substitute teacher, special needs/elderly/companion care provider, security guard, fitness instructor/personal trainer, construction worker, electrician...just about any gig involving living, breathing people.
- A **liquor license** can land you part-time work as a bartender, server, or caterer in restaurants, hotels, special-event spaces (weddings, corporate parties, private events) and even venues hosting themes like

“Paint & Sip” or “Sip & Spa” or “Sip & Snip.” (The last “sip” is a collage party. Who knew?)

- **Trade permits** are required for licensed electricians, plumbers and mechanics, which open doors for “handyman” side hustles. On-the-side fixers of things tend to charge less than large companies, so homeowners are more likely to seek them out, word spreads, money pours in.
- If you’re naturally or even certified bilingual, your **language skills** are in hot demand for emergency rooms, immigration, real estate, schools, streaming services, customer service, filmmaking, field research, international travel, hotels, airports—anywhere a communication gap brings work to a standstill. So, any secondary language you toss off—or may even be embarrassed about—could be your ticket to piles of cash.
- **Portfolios** show examples of creative ways you’ve uniquely solved a problem or showcased a situation. So, you can SAY you have photography skills, but a killer portfolio will get you hired on the spot. You can INSIST you know how to “get that party started,” but sample menus, signage, event pix and customer notes of praise will make your case and get the *next* party...you know...started.

Hard skills are also quantifiable with hard *numbers*, like:

- “Yearly Budget Responsibility: \$250,000” ... This number lets any side-gig employer know you can

handle money—*their* money—appropriately and professionally.

- “Met annual budget targets within 1%” ... So, you can, in fact, stick to a budget. Good info for the corporate market.
- “Improved customer satisfaction by 25%” ... Oooo, *excellent* increase in any service market. Be prepared to answer, “How did you do that?” Have concrete examples.
- “Increased attendance by 32%” ... More attendees = more profit in concert, training, workshop and tradeshow markets. You’ll need to show concrete steps you took to accomplish an increase.
- “Expanded daily online presence by 20%” ... This metric is essential for any side gig focused on visibility, like brand development or website design or social media platforming.

If you can prove your skills will boost someone else’s industry, you’re incredibly valuable. Yes, even in a side hustle. Just make sure you can validate those numbers.

To download your FREE **Hard Skills Worksheet**, scan this QR Code:



Soft skills (aka “power” skills) are people skills. These are techniques you’ve developed naturally or through work training/experience to interact with others—in life or on the job—making you likeable. Because when people like you, they communicate better. Critical thinking improves. They adapt, get creative, solve problems, and get organized. In turn, soft skills make you a good leader, dependable, decisive, ethical.

But how can you measure these skills? You find someone or something to objectively do it for you, like:

- **SSI (Soft Skills Inventory).** These are a series of 96 behavioral and situational questions broken down into six scales: (1) Goals Achievement, (2) Communication Skills, (3) Professional Presence, (4) Self-Management, (5) Collaborative Relationships, (6) Leadership & Ethics. You can take the free test online through a variety of sources, with an average completion time of 20 minutes.
- **DISC (Dominant, Inspiring, Supportive, Cautious).** In 10-25 minutes, this 12-24-question survey summarizes your working traits into words describing your behavioral “style.” The 12-question free assessment takes about 10 minutes to complete; the 24-question assessment is \$39 and takes 20-25 minutes. Learn more @ [DISCPersonalityTesting.com](https://www.discpersonalitytesting.com).
- **Myers-Briggs Personality Test.** This 90-130-question test identifies your strengths through personality “types”—introversion or extroversion, sensing

or intuition, thinking or feeling, and judging or perceiving. You can find a (limited) free version, but the official test will cost you \$60 and takes about 10-15 minutes to complete. Learn more @ mbtionline.com.

- **Core Values Quiz.** These quizzes—focusing on values that motivate you—are free, vary in Q&A style, and take anywhere from five minutes to an hour. Charges may apply for in-depth, full-detail analyses. Explore the options @ developgoodhabits.com.

So, why bother taking these tests? Basically, you're researching self-awareness of how you tend to function in a variety of work/life situations. Test results could answer some should I/I shouldn't questions about taking certain jobs/gigs. For example: If you score low on communication, you'll probably want a "solo" side gig—like, truck/delivery driver, data entry, transcriptionist or virtual assistant. If you score high in creativity, you'll want a more flexible gig—like graphic designer, photographer, copywriter, auditor or real estate agent. Problem-solving and conflict-management skills are *golden* for customer service. Extroverts excel at teaching, recruiting, sales or public relations. Introverts make great accountants, artists, content managers, landscapers, mechanics or web developers.

You don't want to underappreciate or undersell your soft/people skills. Those could be the difference between you and another candidate for the job.

To download your FREE **Soft Skills Worksheet**,
scan this QR Code:



Transferable (portable) skills are those you bring from one job to another—sometimes completely different—job. They could be “soft” (like problem-solving or communication) or “hard” (like coding or OSHA certification). Transferable skills are valuable because they’re not specific to any industry or field. Your ability to solve problems and satisfy all parties works in golf-course maintenance as well as bartending. Coding is valuable in web design, programming, and cyber security.

To download your FREE **Portable Skills Worksheet**,
scan this QR Code:



Non-portable skills are unique to a specific company, like using a machine or software designed ONLY for that company. Example: If you have vast experience with the inner workings of a printer developed for your employer’s reproduction business, your knowledge and skills are valuable

only to that employer. They don't transfer. This could be the case for specific office equipment, telephone networks, IT equipment and systems, even motorized equipment/vehicles. These skills don't make you less *valuable*...they just don't transfer well between jobs.

So, transferable/portable skills can help you succeed in a variety of side hustles having *zero similarities to the market you're currently working in*. This, fellow gig workers, is variety...and how you stay interested in finding and securing gigs.

And now it's time to write it all down—every hard/soft/transferable skill, every certification, every award, accomplishment, degree, license, permit. Just list whatever you can think of in no particular order. Get it all on paper first and categorize it later. Then, once you've documented every bit of your skills exploration, you may need to prepare for the next step: improving those skills.

Develop a willingness to learn.

It's absolutely astonishing what one can learn to do by watching an online video. Case in point: During a brutal Southern summer heatwave, our upstairs air conditioner went out—during a holiday weekend—and we were left standing at the gates of hell, aka 98 sweltering degrees. Who can sleep in the outer ring of Dante's "Inferno"? WHO?? My husband watched some YouTube videos, scrounged around the garage and under-house storage, then *built a temporary air conditioner from the parts we had on hand*. Is he a me-

chanical engineer? No. Is he an electrician or HVAC technician? Nope. He's an avid YouTuber. And he's always willing to learn.

If your skills are lacking, it's easier now than ever to improve them quickly, inexpensively and even privately. Consider these options:

- **Tutorials on YouTube.** In addition to short-form videos on improving skills in technology—web design, editing, vlogging, coding, software, virtual reality, AI—you can become a better cook, mechanic, Spanish-speaker, dancer, choreographer, songwriter, videographer via online tutorials. And these are ALL side-gig skills! For more concentrated instruction, look into YouTube Learning Channels.
- **Workshops.** For group engagement and hands-on involvement, workshops are key. In addition to the hard-skills topic (swing-dancing, recording, candy-making) you'll naturally work on soft skills, like communication, leadership, and problem-solving. Finding one is as easy as typing “workshops near me” in your search bar.
- **Continuing education classes.** If you're NOT focused on an advanced/college degree, you can refresh and enhance your skills through local classes, gaining certifications and credentials, and valuable skills/knowledge. Find courses online or at a local college.
- **Classes, webinars, workshops offered by employers.** Companies have long understood the

benefits of after-hours classes for their employees. Take advantage of those! Usual offerings are leadership, safety, conflict-resolution, and quality assurance training—all transferable skills, but can also include CPR, public speaking, computer/software and other technical skills. Check your employer handbook or ask any human resources staff what your company offers.

- **Tutorials/testing for temporary service work.** The best skill-enhancer I found after college was working for temporary services. They offered FREE in-office testing for office programs (Microsoft Word, Excel, PowerPoint, etc.) and additional training to enhance those skills and make me more marketable. Since the office staff does all the job searching, contacting and scheduling for you, temp work is one of the easiest ways to make side money. And if you don't like the job or company, it's only "temporary"!
- **Mentor coaching.** If you're really struggling to define and develop your skills, consider one-on-one conversations with a professional. The mentor's 4 Cs are: conversation, connection, community, culture. Consider it a "tune-up" before taking on a side hustle.

With just a bit of advanced learning, you can elevate your marketability and broaden your gig possibilities. Then, your next question should be: What do I really like to do with my free time?



Align your strengths with your passions.

Wait...passions? You mean that old trope, “Do what you love?” Yes. Your interests are critical in identifying, directing and motivating your side hustles. I mean, if you don’t like dogs, you’re certainly not gonna get up early to walk them and—harsh reality check—*pick up their poo*, are you? No. No you’re not.

So, take a moment and reflect on the activities you find bring you joy and fulfillment. Consider your **hobbies**: Do you like to shop? Draw? Write? Garden? Make people laugh? Are you crafty in a DIY way? Is making coffee a science experiment every morning? Are you a dog whisperer? You could hustle any of those, ala personal shopper, illustrator, freelance writer, landscaper, comedian, artisan, barista, pet-sitter.

Think about **topics** you passionately research or discuss with unwitting friends and strangers: Clean water. Animal shelters. Voting rights. Artificial Intelligence. Whether leggings are actually pants. Could any of those be a podcast? YouTube channel? Sketch comedy routine? Magazine article? Blog?

Now, do you have the hard, soft and/or transferable skills to turn those passions into paid side hustles? If not, return to the skills development section and find a way to link them. Because with the required skills and interests in alignment, you’re ready for the next, critical step.



Identify your niche.

Whether you pronounce it “neesh” or “nitch”—and no judging here—“niche” refers to a specific area or market segment your specialized skills can benefit. Your “specialty” could be valuable to a particular industry, target audience, location, culture or occasion. Often, you’re already highly knowledgeable and/or skilled in one or two areas just screaming, “Niche!”

But how do you know? You can narrow your focus by asking these simple questions: **Do my expert skills...**

- **Meet a specific customer need?** Years ago, women started wearing their canvas sneakers in an unusual way—they bent down the backs with their heels, creating “slip-ons” or “slides” or “mules.” And the sneaker industry noticed. Soon, backless shoes were available in the athleisure market. Now they’re everywhere.
- **Solve a problem?** Since 2012, a Nashville coffeehouse fulfills a mission of bringing clean water to local and global communities: They build water wells in countries selling them coffee beans. The Well’s tagline of “We love coffee. We love people even more.” sells their product, solves problems, and meets Nashville customer needs. Niche win!
- **Offer a unique product?** Flea markets, street fairs and farmers markets are full of unique products. I still remember the farmer who sold me a giant orange

gourd from a wagonful of different sizes and colors. I wish I'd bought 10 more.

- **Offer a unique service?** One Christmas, I fulfilled a lifelong dream of having a design expert decorate my Christmas tree. It was a delightful experience and—bonus!—I turned it into a YouTube episode. She's booked six months in advance...and worth every penny.
- **Have a target audience?** Your audience could be as broad as “children” or as narrow as “early-readers.” In the book market, “chapter books” for middle-school-aged kids are the bestsellers. Picture books tend to go out of print within two years. Which is why it's so important to know your audience before you start writing.

If you answered “Yes!” to even one of those questions, you're in a good position to attract clients or customers and become profitable. After all, your product/skills/service is only worth what people want or need...and are willing to shell out good money to have.

To download your **FREE Niche Worksheet**,
scan this QR Code:



Now, on to the final step in your side-hustle identification journey.



Put your market to the test.

You may be dying...salivating...straining on the leash to launch your side hustle, but do you know—*really* know—how the market will respond to your idea? Not unless you’ve tested it first.

The most efficient way to test your idea is to offer it on a small scale and gauge the response. If you want to cater, prepare your specialties for a group of friends. If you’re into web design, create a FREE website for someone who needs one but has limited funds. If you’re a dog whisperer, see how you manage ONE dog for a friend/neighbor/relative over an evening or long weekend.

And when you complete that task, ask for honest feedback via:

- **Feedback forms.** If your sample client knows you’re interested in a side hustle, they’ll probably be happy to answer your questions. You can set up the form on a scale (1-10) with 5-10 questions like, “How likely are you to eat this meal again?” ... “refer me to a friend? ... “ask for my services again?” You can ask open-ended questions, like “What was your favorite part of the meal?” ... “What could I improve to make your experience better?” ... “What would you be willing to pay for

this?” You can set up your questions online @ www.surveymonkey.com or hand out paper and pencil. Just avoid yes/no or agree/disagree answers—they tell you very little.

- **An informal chat.** Choose a comfortable location, meet for a beverage, and simply discuss the experience. Take notes and don't react to criticism. A trusted sample client should tell you the truth...and you should receive it with grace and appreciation.
- **Email query.** Some people find email more comfortable for imparting criticism and encouragement. Fire off a quick query with either a “How did I do?” question or a more specific, open-ended survey. Thank them for their comments and print off the responses. You'll be able to study and mark up this valuable information as you ponder your next step.

Once you have valuable feedback, you'll know how to make necessary adjustments for your target audience. You may need to sample your idea several times to get it right—which is totally worth it. For instance: After a few gigs, you may discover you do better with small dogs and feel less confident with large ones. That knowledge allows you to further define your niche.

To download your FREE **Feedback Forms**,
scan this QR Code:



And now, dear hustler, you're ready to find out *exactly* how to
get your niche skill to market. On to Chapter 3.



The Art of Shameless Self-Promotion

You know how adults loved to remind the childhood you, “No one likes a snitch”? That goes out the window right now, because you’re about to gossip—very indiscreetly—about your goods and/or services. You’re gonna blabber, tattle and play the telephone game to attract customers and stand out from your competition. That’s called “marketing,” and it’s essential to your success.

Now, if you’re looking to join established gig markets, like Uber (ride-hailing), DoorDash (food delivery), Rover (pet services), Instacart (shopping) and Thumbtack (handyman services), those apps already have built-in marketing tools. You simply sign up and start gigging. But note: You’ll pay nonnegotiable fees for integrated marketing, deducted from every transaction you complete. If marketing yourself seems too difficult, those fees will be worth it.

If you're hustling on your own, however, read on. You'll need to take **7 Essential Steps** to market your services and yourself into profitability.

Step 1: Know your target audience.

If you've ever considered yourself an amateur spy, here's your chance to sharpen your skills. Because unless you're side-hustling a revolutionary, mind-bending, life-altering skill or product, someone's already doing what you're thinking of doing. Your task is to learn from *their* experience and *their* customers. And then you'll offer yourself as a better option.

This recon process is called "market research." But "spying" just sounds more fun, amlright?

So, let's say you're really good with dogs. No matter where you are, dogs find you. They choose your lap. They approach you for scratches. They sit when you say, "sit." If you recon a dog park and chat with these dogs' humans, you'll find out: (1) Bark Twain doesn't do well in kennels; (2) Sarah Jessica Barker needs more energetic play time; (3) Mary Puppins has separation anxiety; (4) Jimmy Chew could use some training. That's FOUR immediately identified customer needs in one spy session, and FOUR side hustles you could tap into: (1) overnight dogsitter in customers' homes; (2) dog walker/ball thrower; (3) doggy daycare; (4) dog trainer.

Now you need to dig deeper. Ask the humans what they've tried (Ex: Do you know any in-home dogsitters/walkers/day-care workers/trainers?). Then, your goal is to identify "pref-

erences,” i.e., What do customers WISH these services provided? Their wish list could be as simple as, “I wish the day-care drop-off/pick-up times were more flexible.” Or... “I wish the trainer could schedule sessions in the evenings.” Or... “I wish the kennel was less expensive.” Or... “I wish someone could spend a little quality time with my dog when I’m at work.” Every one of those wishes is a side-gig opportunity.

You can also do anonymous research by calling kennels or walking services or daycares or trainers and getting a thorough list of what they offer, and—more importantly—what they DON’T offer. For example: If kennels don’t offer diabetic shots—and you feel comfortable giving injections—you’re more valuable. If daycares don’t welcome medically fragile dogs or transfer them to the vet, you could fill those needs. If walking services don’t provide one-on-one playtime sessions, you’d be happy to. If trainers don’t work with certain breeds, you can step in.

Real life: I once took a weeklong sitting gig for four rescue horses, a flock of egg-laying chickens, three loud roosters, two happy dogs, and one curious cat. I had zero experience feeding/mucking horses, and limited time with chickens. But I figured, how hard could this be? The first day was stressful, but the rest of the week went smoothly. Well...except for the 5:10 AM crowing. Every. Freaking. Morning. Right outside my bedroom window. Would I do it again? Maybe. And for the right price. Did I provide a multi-animal skill few others offer? You betcha.

Conducting market research not only lets you gain insights into customer behavior and preferences, it helps you better define what services you'll offer. Don't skip this step...you'll undoubtedly regret it.

Step 2: Build your personal brand.

If you see—or even *hear*—the phrase, “Just do it.” ...you know exactly what brand it's advertising, right? It's Nike all the way. How about, “Because you're worth it.”? (L'Oreal) Is this a fun game? Let's keep playing and try: “When it absolutely, positively has to be there overnight.” If you shouted out, “FedEx!” you get to move on to the next round. “Don't leave home without it.” (American Express) “Can you hear me now?” (Verizon) “Melts in your mouth, not in your hands.” (M&Ms) And finally: “Finger lickin' good.” KFC for the win!

Every one of those well-known catchphrases is called “branding,” and it's what you'll need to develop to promote yourself—even if it never ends up on a T-shirt or coffee mug.

What, exactly, is a “personal” brand?

Your “brand” is your first—and sometimes only—chance to highlight the experience, skills, qualities and expectations making you unique. It's a quick introduction to your story, a taste of your personality, and a promotion of your side hustle.

When you brand yourself, you're not only telling potential customers who you are and what you're offering...you're

making a promise. You're promising high-quality, fair, expert, trustworthy goods/services. But you also want to temper your promise by coming across as likable and personable. Think: Elle Woods in "Legally Blonde" or Han Solo in "Star Wars." I mean, Elle is relentless *and* a cheery matchmaker, and Han knows how to make a deal whilst snagging a princess, right? Goals.

When you craft a compelling, personal brand story that resonates with your target audience, you're well on your way to growing your business and monetizing your side gig.



Let's get started.

So, how do you develop a personal brand? You begin by deciding what it is you're offering. You have three choices:

- **Product.** This is something you can hand off to a customer, like baked goods, potted plants, wood/metal/plastic sculptures, pet products, custom art... anything you can make and sell.
- **Service.** This lets you do something people are unable or unlikely to do themselves, like car detailing, pet care, landscaping, graphic design, tutoring...any task you can perform for someone.
- **Product + service.** Catering is a great example of developing a product, which you then serve to a customer when you work the party. You could build a cabinet (product), then install it as a service. You could make custom lighting (product), then wire it in as a service.

After you have your offer nailed down, you must decide what you are willing and *unwilling* to do for customers. For example: You might decide to bake/sell dog treats, but you don't have enough experience with gluten-free products to offer as an option. You may paint/commission portraits, but you won't illustrate nudes. You sell repurposed furniture, but you won't deliver to more than a 50-mile radius.

This will/will not decision is critical when developing your brand, because it helps you draw some lines. Here's a real-life scenario: When my catering buddy and I decided to work together, we agreed we were NOT "drop off" cooks. We offer four-course menus for parties of up to 20 guests. And then we work those parties. We cook in the client's kitchen, dress the table, serve the meal, and clean up. Those are hard lines for two reasons: (1) We control how the food is portioned and presented; (2) We make substantially more money by adding an hourly "party" rate to our per-person charge. On rare occasions, we might deliver a dessert or charcuterie board, but we make very little profit from those. Yes—we've turned down gigs. Yes—customers have tried to nickel-and-dime us on the budget. But we know what's worth our time and what isn't.

Announce yourself.

Now you're ready to craft your branding statement. Think of this as your "elevator pitch." You have 30 seconds or less to convince someone to believe in your side hustle, so this pitch has to be snappy, strong, short and descriptive. It

needs to clearly convey what you're offering in a way that sets you apart from other hustlers. Think of it as a tagline or slogan.

To that end, let's have a little English composition lesson.

- **If your hustle is a product, you'll start with a noun.**

Example: "Baked goods with the finest ingredients."

The first two words describe your product—baked goods, but the final two are what set you apart—fine ingredients. You're telling potential customers your goods will taste better than typical mainstream products, because you're willing to spend a little more on higher-end ingredients—which also explains why your products cost more.

- **If your hustle is a service, you'll start with a verb.**

Example: "I walk your pets, so you don't have to."

The first four words describe what you're willing to do: walk pets. Notice the word "pets" versus "dogs." Are you willing to walk a ferret? Duck? Pot-bellied pig? Cat? Miniature cow? If not, just use "dog." That's your limitation. The last five words let the customer know you understand *their* limitations. Maybe they work full-time and can't race home midday. But you can! You're worth their peace of mind.

After you've settled on your statement/slogan, you can craft a short paragraph of up to five sentences, highlighting your expertise, uniqueness, reputation and personality. Example:

- **Product:** “Baked goods with the finest ingredients. I source fine flours and sugars to make your coffee jealous and your tastebuds sing. Enjoy a variety of bakery delicacies from my commercial kitchen delivered to your home or business.” The full statement now points out what makes the baked goods “fine,” demonstrates personality, assures both personal and corporate clients about kitchen qualifications, and mentions delivery. All in three short sentences.
- **Service:** “I walk your pets, so you don’t have to. With just a collar and leash, your best friend gets fresh air, playtime, and a potty break. Leave the key and get a photo receipt.” The full statement lets clients know what they need to provide (collar, leash, possibly poo bags, key), shows a cheery personality, and offers a photo as proof of service—a unique offer implying experience. Most potential questions are answered in three short sentences.

If you’re not a skilled writer, you may need help with branding. Look for a freelancer who might be willing to barter writing skills for your product or service. You can then promote each other. If you strike out bartering, pay their fee BUT...retain the rights to your brand message. This is paid work-for-hire, not a long-term business deal.

To download your FREE **Personal Brand Worksheet**,
scan this QR Code:



Now to really maximize exposure, you need to establish a consistent brand identity across a variety of marketing channels.

Step 3: Create an online presence.

The best and most cost-effective way to promote yourself is online...whether you like it or not. Sure, word-of-mouth referrals and business cards are still tried-and-true marketing techniques, but you still need a way to spread the word online. Your customers are online. The world is online. You must. Be. Online.

You can start simply on **social media platforms** to engage with potential customers and build a community. These platforms (Facebook, YouTube, Instagram, TikTok, X, Pinterest, LinkedIn, etc.) are free and fairly easy to use. The layout and graphics are already there. You only need to fill in the information and have some photos ready. If you struggle in the set-up phase, ask any teenager or college student for help. They will be delighted! BUT...you need to practice updating and posting information to keep your platform current, exciting, and savvy. You can do it! Or...you can hire a branding/so-

cial media manager to handle it all. It'll cost you, but may be worth lowering your online angst.

Next, build a professional **website or portfolio** to showcase your skills, products and services. This is a little trickier, but platforms like Canva.com offer “free, attractive, and professionally-made website templates you can customize for any brand or business.” They have an app, or you can use your web browser. There’s a learning curve, for sure, but did I mention it’s FREE? If it seems too much for you, ask for help or hand it off to your social media manager.

If you’re selling products, set up an **Etsy page** (Etsy.com) and/or **Amazon store** (Amazon.com). These are definitely more challenging to develop. You’ll probably need to watch a tutorial and experiment quite a bit before your products go “live.” But once you’ve successfully added one product—and you’ll need a minimum of 10-15 products to go live—you’ll get better and better at adding the next ones.

Develop a qwerty (QR) code. After struggling to explain to viewers how to find the “Come On Over Show” on YouTube, I asked my publicist to develop a QR code. You’ve seen these two-dimensional barcodes everywhere—ads, menus, transit, concerts, payments. Your smart phone scans the code, an icon or web address pops up, you tap it, and the end site launches automatically. It’s barcode genius. I now hand out the old-fashioned business card, watch as viewers scan the QR code, encourage them to subscribe to my channel, and thank them for their interest. It’s the most efficient process for gaining new viewers.

Boost your online presence through **search engine optimization (SEO) techniques**. Now this is techy stuff—which I don't do...because I'm a vortex of technological despair—but it's a great process to hand off to the tech genius in your life. Basically, SEO techniques organize your content by topic, improving your chances of appearing in search results.

When you research SEO techniques, you'll see phrases like, "image alt text," and "long-tail keywords," and "schema markup"...and your head might actually explode. If you recognized even ONE of those phrases, you might want to look into SEO Tools, like KWFinder, [WooRank](#), [AnswerThePublic](#) or [BrightLocal](#). My answer to anything smacking of tech wizardry is: Get help from a professional. I've never regretted that strategy.

Now you need to link all your online tools together. Your website should have very visible icons for customers to click on, taking them to social media and online stores. YouTube should have links to your website, online stores, social media, and affiliates. Social media should have links to your website, email, stores, and other social media. Every part of your online presence should connect, helping customers easily find you—and your products—anywhere.

Once you have your platforms established, you're ready to move to the next level: content marketing. This is where it gets *really* interesting.



Step 4: Develop content marketing.

Content marketing is the meat in your promotional sandwich. We're talking videos, blogs, social media posts, podcasts, photos, discussion boards—any content you can create to attract, engage, and retain interest in your products and/or services.

Think of content marketing this way: Would you pay upwards of \$20/person to see a movie you know nothing about? Doubtful. You'd watch the trailer, check the rating (G, PG, PG-13, R), and read the reviews before you laid down your cold, hard cash. The trailer, rating and reviews are “marketing” in content form. They either draw you in or push you away, but the studio's goal is always to convince you to hand over your cash.

Your goal is to develop high-quality content showcasing your expertise and providing value to your audience. So, if your product and branding is “baked goods with the finest ingredients,” you'll want high-quality—and we're talking magazine-quality here—**photos of your products**. Photos are perfect for websites and social media. I have a “Behind the scenes” photo gallery on my “Come On Over” website for fans who want to see what's going on, you know, *behind the scenes*. “But I'm not a photographer,” you say. “I don't have the right equipment,” you protest. Modern technology to the rescue!

If you have a smartphone, you have a high-quality camera. And the camera/photos app comes with an edit function for

cropping/sizing, filters, lighting, mark-up features and more, depending on the version of phone you own. This allows you to “fix” and upgrade even mediocre photos. You could also spring for a light ring on an adjustable stand to hold your phone. They start around \$30 and can go as high as \$150. If you can borrow one from a friend and experiment with it, even better!

You know what else your phone does? It films **videos**! Why not film yourself making some baked goods? You don’t have to give away your recipes, but you could demonstrate how and why your product is worth the price. Experiment with lighting and timing, then find a teenager or college student to edit the video for you. With enough video content, you could start a YouTube channel. Marketing!

If you provide a service (like pet care), you could start a **blog** on hilarious or heart-warming stories you’ve collected over the years. You know who loves ready-to-print blogs? Magazines. Newspapers. Online forums. When you agree to let these sources publish your stories, insist they include your website and social media addresses. Bonus if the publishers’ content is online and readers can “click through” to your website/media/channel.

When customers are interested in what you have to say about pet care, based on your expertise and successes/failures, you could start a **podcast**. These are usually audio episodes—but they can include video—on specific topics released daily, semi-weekly, weekly, bi-monthly, monthly (the more frequent, the better) which eventually become a se-

ries. Podcasts can run as short or long as you wish. You can go solo on them or have multiple guests. People subscribe to these series for entertainment purposes, so podcasters must be *entertaining*. Humor is king, but sincerity works great. Podcasts interest customers in what you're selling, based almost exclusively on your personality. The downsides are maintaining production-quality and editing. But if you know a teenager...

If you value peer or customer feedback on your product or service, **discussion forums/boards** are helpful. You can simply join one or be really industrious and create one. These boards are online "spaces" where people explore, collaborate and debate specific topics. Forums are particularly helpful if your side hustle is teaching or tutoring. The downside is...people. *Anonymous* people. With strong opinions. Who can create drama, be Negative Neds/Nancys, and delight in stirring the pot. If you create and manage a forum, you'll be working a part-time job establishing etiquette rules, maintaining objectivity, and promoting niceness. It's a bit like herding cats. Consider joining one before starting one.

To download your FREE **Content Marketing Worksheet**, scan this QR Code:



You can develop most content marketing in pajamas in the privacy of your home. Well...maybe pajama bottoms. But the next step requires a little more prep. Get ready to mingle!

Step 5: Network and collaborate.

Wouldn't you love to get together with people like you to find fresh ideas, get a little business advice, brainstorm, or just hear some legit answers to burning questions? Well, that's called "networking."

Business networking is really nothing more than an informal information exchange. You meet up at a designated spot—restaurant, church, clubhouse, coffeehouse—and mingle with like-minded entrepreneurs. Through the power of conversation, you cultivate new relationships and foster existing ones. You're visible. You're chatty. But most importantly, you're exploring *future* business opportunities.

If you have a savvy networking host, you should exit the gathering with a contact list of everyone in that network. If your host is inexperienced, you'll need to gather info yourself via business card exchanges, phone-to-phone contact sharing, or social media platforms. If you really connected with an attendee, be sure to follow up by email or text. If the connection is mutual, meet for coffee. Have a video chat. Just don't harass people. You won't be invited back.

If you'd like to meet successful people in a wide range of businesses, join your local Chamber of Commerce or professional organizations. If you'd like to narrow your network-

ing topic, try online connectors, like [Meetup](#) or Friender. If you're shy, consider taking an extroverted friend with you to get the conversation started. In extreme cases, shy entrepreneurs could join virtual or online communities, like [LinkedIn](#) or Shapr.

Sometimes, two separate or similar businesses work together to spread the word about their products/services. That's called "**collaboration**," and I'm alllllll about it.

When I collaborated with the Christmas tree decorator on my YouTube show, she was the real star of the show, and I gave her both local and national advertising. I guest-starred on a popular radio show for moms, chatting about throwing stress-free dinner parties. We're excited about collaborating again by filming a video together. My publicist contacts industry influencers for online shoutouts, book endorsements, and co-starring. That's side-hustlers working together. I filmed a series of episodes in local antique malls. I got a show; they got free advertising. I never turn down a request from the local news to cook, design or garden on live TV. That's free press for me and a slot filled for them. When online magazines send out queries for articles meeting my expertise, I write something—anything—to enrich their stories and gain my show national/international press.

Every bit of this collaboration helps us reach a wider audience. If done correctly, two or more businesses create excitement and cross-promotion of goods and services, sharing audiences and expanding influence.

Bottom Line: Networking and collaborating should be mutually beneficial interactions. A recent study found 75% of surveyed people insist you need to meet the right people at the right time to level up. Not only could you *meet* the person who could increase your business, you could *be* that person for others. Hello, win-win!

Step 6: Leverage testimonials and reviews.

When you buy an expensive product online, sight unseen, do you read the customer comments? I do. If assembly is required, I watch the videos. I scan for shipping, packing, unpacking, and weight issues. I look for return policies, warranties, and replacement parts. I want to know as much as I can about any pricey item before I hand over my hard-earned money.

Those are called “testimonials” and “reviews”...and it costs you nothing to encourage satisfied customers to provide them for your product or service. I know these work because my catering partner and I get all our business through referrals. We have a business card, but we don’t advertise. Total strangers call us because “Mary Louise” raved about our menus or “Jenni” wouldn’t shut up about our service or “Lindsey” only calls one caterer for her needs. Mind you, these people pay us hundreds of dollars to make and serve a four-course meal in their homes. They want to be sure they’re spending those dollars wisely.

When you’re ready to officially launch your side hustle—because you’ve tested your product/service (see Chapter 2,

“Put your market to the test”) and collected your feedback—it’s officially time to display those accolades on your website and social media platforms. Sometimes dubbed “callouts,” these are sound bites in print form, and look like this:

“Your videos help me get over my stressful day.”

—New subscriber

“I am the anti-Martha Stewart. I need serious help when it comes to hosting people in my home. Watching Christine makes me believe I can do it!”

—Sue, avid viewer

You can pull those quotes from your feedback forms, emails, texts or conversations, and display them for all the world to see. Just be sure you have permission to quote these customers. And only use their first names—unless they want to be completely anonymous.

Leveraging positive feedback builds trust and credibility with potential customers. Ask for it, collect it, and display it everywhere. Well...maybe don't spray paint it on bridges. That's illegal.

Step 7: Offer special promotions and incentives.

How many times in your life have you raced to a store because a whole section is 50% off? Or waited until a certain time of year to buy large items at steep, seasonal price drops? Or spotted a BOGO (Buy One, Get One free) and

stocked up? Or chose one vendor over another because they offered free shipping? Can you remember the glee in your heart, the thrill of success, the glow you felt for the seller?

That's why businesses offer special promotions and incentives: Happiness. Excitement. Loyalty. And they motivate customers to buy, buy, buy!

You, too, can create limited-time offers, discounts, or referral programs to attract new customers. When the promotion runs for a limited time, it creates urgency. Customers are programmed to look for expiration dates on coupons, ads, and fliers. They feel smarter when they "get a good deal." If your side hustle is a product, you could offer free shipping, or a percentage off on their next order, or a free trial on a new product. If your hustle is a service, you could start a referral program: Meaning, your current customer gets a discount when they refer a new customer to your service. Word-of-mouth is the best advertising you can get. *Discounted* word-of-mouth adds value.

And you can provide incentives for repeat business or customer loyalty. Example: When I decided to expand my piano client list, I offered a discount on multiple students in one home. Since I traveled to students' homes to teach, I was able to save time and gas money by staying put. It was just a \$25 discount, but the parents loved it.

Use your customer email list to advertise the promotion and link your website/social media. Put the discount on your

website and embed a counter (36 customers took this deal!) or countdown clock (Only 3 days left to get this deal!).

When offering promotions, keep in mind the “sweet spot” between discounts low enough to entice customers, and prices high enough to make a profit. Monitor closely for effectiveness and adjust strategies accordingly. If the promotion works, you’ll find new ways you cannot be refused.

Now you’ve stepped in it.

I know what you’re thinking: *Marketing is a lot of work. I don’t have time to “spread the word.” I don’t have the skills to develop online media. I just want to sell cupcakes!* I can calm those thoughts with three words: Ask. For. Help.

Entrepreneurial success happens when you’re willing to learn and adapt. If you feel confident in even **ONE** of the **7 Essential Steps**, do that one. Try another step you’re “somewhat” confident in taking. Delegate the rest. But be willing to at least take a tutorial or watch a how-to video to understand how specific marketing works so you can efficiently describe what you need.

If you have a great hustle, and you and your team can apply these marketing strategies and track their progress, you will be successful. And then you’ll know the truth: Sometimes it’s OK to be that snitch your mother warned you about.



Manage Your Time Without Losing Your Mind

On really, really crazy days when I've overbooked myself, I have to break down the waking hours to 8:00 AM-NOON, NOON-3:00 PM, 3:00-7:00 PM, 7:00 PM-bedtime. During those timeframes, I think only of the tasks I need to accomplish right then. My mind doesn't wander. I stay focused. I check stuff off the list. Then I move to the next timeframe. It's how I stay sane—even as I swear to myself I'll never overbook like this again. But I do.

With no fewer than six side hustles, I'm constantly juggling people, places and skills. And since all of those hustles take their own levels of time, I have to employ a variety of strategies to keep everyone happy. But time management is really the key.



It's all about balance.

As the esteemed, musical philosopher Leonard Bernstein said, “To achieve great things, two things are needed: a plan and not quite enough time.” Indeed, Mr. Bernstein. Preach! Because no matter who you are—leader, business owner, entrepreneur, hustler—your time is finite. Limited. Restrained. But it’s also fluid, unpredictable and supple.

When you hustle on the side, you can shape your free time however you want. It just takes a certain level of wisdom, discipline and introspection to make it all work in your favor. And when it does work, the benefits are many.

Gig assets you IMPROVE through excellent time management:

- **Productivity.** The equation is simple: More production = more money. So, if you’re using a manual press to screenprint shirts, and you’re pretty sure you can schedule printing somewhere between 400-800 shirts a day, hitting your “off” day hard will get the cha-CHING going.
- **Decision-making.** Giving yourself time to make critical choices is far superior than rushing or even vacillating. I mean, Marie Antoinette made a rushed, last-minute decision to flee Paris in a fancy carriage instead of escaping incognito. Proving, yet again, it’s always better to think it through and, you know, keep your head.
- **Confidence.** No one is more confident than a squirrel perched on a fragile branch with a birdfeeder 50 feet away. As you repeatedly meet

each goal on time with a giant checkmark, your satisfaction increases, and you become even more certain your next goal is within reach. Be the squirrel.

- **Quality.** The rush job your competitor delivered doesn't hold up to your superior product, does it? People will pay for excellence, so quality work will not only increase customer satisfaction but, in time, boost your price. Cha-CHING!
- **Efficiency.** Efficiency is just another word for competence under pressure. Which doesn't sound particularly sexy...unless you're the hustler getting the calls, delivering excellent service under pressure, and cashing the checks. As rockstar Billy Joel likes to say, "I am, as I've said, merely competent. But in an age of incompetence, that makes me extraordinary." And I challenge you to find someone who thinks Billy Joel's paycheck isn't pretty darn sexy.
- **On-time delivery.** Somewhere between five days early and zero days late is considered "on time" in delivery metrics. If you're crushing it on delivering your product, that's proof you're handling time issues well, and your customers will notice. Let them notice. Then let them spread the word.
- **Reputation.** We can thank Ben Franklin for the bon mot: "If you want something done, ask a busy person." Busy people have reputations for excellent time and to-do list management. Which is how and why they stay industrious. And also, why everybody wants to work with them.

- **Energy.** You know the thrill you get when you finish your side hustle on time and with panache? That's energy stemming from excellent planning and delivery, PLUS energy you can now spend celebrating another win. Cha-CHING! Pour the champagne! Cue the applause!
- **Focus.** Gaming programmer John Carmack says, "Focus is a matter of deciding what things you're *not* going to do." Limited, structured time narrows your choices. You may have 20 to-do items to get your side hustle out the door, but only five really matter. And of those five, just one is critical right now. That's focus, and exactly how you stay valuable.
- **Opportunities.** If you're killin' the side-gig schedule, you might find yourself with a little...wiggle room. It'll be a small window—maybe 10 minutes...maybe 20—to explore a complementary gig or an entirely new hustle. No stress. Just potential.
- **Performance.** Have you ever hit every green light on your side-hustle route? That was traffic timing, and it's the mood-lifter you need for gigs like tutoring math or teaching guitar or playing Chutes & Ladders for the eighth time. When timing aligns, moods lift, and presentation skills improve. Encore!
- **Life balance.** Before "work-life balance" was considered a positive thing, it was considered undesirable to "do the least amount of work for the most amount of money." You know, so you could have a personal life. Seriously. Now, "bigger results in a shorter time period" is about boundaries and

priorities and time management. Embrace it while it's trendy.

Gig obstacles you AVOID through effective time management:

- **Stress.** The freelance deadline is pending, looming, threatening you like a zombie apocalypse, and the pressure mounts. You cannot focus. Why did you take that long, hot shower? Why did you decide to bake a banana bread mid-afternoon?? You just shouted, “Stop texting me, people!” at no actual, living person. It'll be another all-nighter. You want to scream, but Alexa might call 911. Misery.
- **Procrastination.** You squander time. You're a squanderer. A put-off-er. A do-it-later-er. Dragging your feet has become a habit. You lose track of time. Why did you say you'd take this side gig? Why?? You might as well go to bed, where you don't have to think about it anymore. Sleep eludes you...as does project completion. And a paycheck.
- **Multi-tasking.** You just made a giant error in your accounting calculations when you switched over to research fraud detection on your iPad during your investigation into online advanced CPA classes from your mobile phone. Whoops. Maybe watching “The Big Short” would help...? Is that on Netflix? Googling...now...
- **Distractions.** Your old college roommate is calling! You should probably answer. Wait—didn't you read

about her Big News on social media? This call couldn't take more than 10 minutes, right? Then you'll get back to fulfilling a 100-piece order with a 5:00 PM deadline. Right after you start that pile of laundry. And load the dishwasher.

Why is time management so flipping hard? Well, it's a learned skill requiring consistency and determination—much like playing sports or musical instruments. Magician Amit Kalantri reminds us, “Experts were once amateurs who kept practicing.” Well then. Time to practice.

Try these handy tools & techniques.

The biggest buzzword in time management techniques is “prioritize.” Experts insist, if you can identify and rank your tasks, you can get more done in less time. But how do you start? Consider these options...

The Eisenhower Matrix, aka Urgent-Important Matrix

Dwight D. “Ike” Eisenhower was Supreme Commander of the Allied Expeditionary Force in Europe during WWII, a five-star general, and two-term president of the United States. This was after he graduated from West Point, got married, had two sons, trained tank crews, and rose to Brigadier General. After his U.S. presidency, he served as president of Columbia University and Commander of NATO, raised cat-

tle, painted, golfed, wrote several books, and traveled extensively. I guess you could say he liked to stay busy.

How did he do it all? As the 34th president liked to say, “I have two kinds of problems: the urgent and the important. The urgent are not important, and the important are never urgent.” Meaning, people are naturally and commonly drawn to urgency vs. importance. But ol’ Ike wasn’t. If there was anything Ike wasn’t willing to waste, it was resources and time.

To avoid getting sucked into the “urgency trap” (Crisis! Fires! Ticking clock!), you’ll need to toss your side-hustle tasks into Ike’s framework.

Eisenhower’s Four Quadrants:

1. **Do:** Tasks with deadlines or consequences. Urgent AND important. Do it now.
2. **Schedule:** Tasks with unclear deadlines that contribute to long-term success. Not urgent, but important. Make a plan—with deadlines—to do it.
3. **Delegate:** Tasks that must get done, but don’t require your specific skill set. Urgent, but not important. Ask someone else to do it for you.
4. **Delete:** Distractions and unnecessary tasks. Not urgent AND not important. Time-waster. Eliminate it.

With this handy tool, you can organize any pressing deadline and still maintain work-life balance. Let’s grab pen and paper, draw some boxes, and give it a whirl.

Side-gig example: Let's say you've booked out your garage apartment via Airbnb. Premium guests arrive Friday afternoon. It's Wednesday, and the space is not even remotely ready. Your washing machine stops mid-spin, and every guest towel is soaking in dirty, tepid water. A casual friend invited you to dinner Thursday night, and you need to call a babysitter because your spouse is out of town for a work trip. The dog just vomited on your new living room rug. The kids are due home from school any minute. The smoke alarm is beeping incessantly for a new battery, but your neighbor borrowed the ladder you need to change it. You're talking to yourself, and no one's answering. You're going to lose your mind.

Stop. Go outside and take a breath. Maybe 25 breaths. Walk around for a bit, just breathing. Listen to birds chirp. Finger-shoot a squirrel. Now, let's apply the Eisenhower Matrix.

1. **Do.** Wipe up and spot-treat that vomit. Kennel the dog or release it into the fenced yard.
2. **Schedule.** Call or text your local handyman or appliance repair service to check out the washer. Leave the towels in there for now...it might be a quick and easy fix. An acquaintance launched a housecleaning business and gave you her card... which is somewhere in your cluttered purse...which you are NOT going to organize right now. Find the card and see if you can book her for the garage apartment anytime Thursday or Friday morning at the latest. Then save her contact information in your smart phone.

3. **Delegate.** Call or text your neighbor. You need the ladder, but you also need the battery changed. Ask the neighbor to do it quid pro quo and ASAP. Send the kids outside with a snack and ask them to keep an eye on the dog.
4. **Delete.** Dinner out is probably not your best move. Cancel it. But how about coffee or lunch? You could use your babysitter savings to buy new towels for the Airbnb space...which were a Quadrant #2 task anyway.

Well, that worked out nicely. You hope. Regardless, you used the matrix to solve some crises and get a mental grip on pressing deadlines. Consider it a win.

NOTE: I find meetings to be a serious Quadrant #3 time-waster. Meetings are linked to someone else's priority, not mine. In the corporate world, I led workshops/meetings on "How To Run Meetings." (Schedule them at 4:45 PM, no food, everyone standing, assign tasks, dismiss after 15 minutes.) If you're gigging for someone who *insists* you attend meetings, charge an hourly rate for your time. Once I started charging, I was invited to fewer and fewer meetings, and the information came through exactly how it should have anyway: via an email.

If you're really serious about applying the Eisenhower Matrix to your gig life, track your time and tasks (see the "Document your days" section in Chapter 8), then sort them into the four quadrants. Which of those tasks were truly urgent? Which tasks were actually important? That's where

your time should be spent. Did you delegate? Waste time? You can set up time tracking by hand (my preference...but I'm old-school) or electronically in websites like todoist.com.

Also: This matrix falls in line with the four Ds of productivity: Do, Defer (Delay), Delegate, and Delete (Drop), which should help you answer the question: "Is this task worth my time?"

To download your **FREE Eisenhower Matrix Worksheet**, scan this QR Code:



Your side hustle(s) may not be as high-stakes as an Army general's in a world war, but if you're juggling people it can feel like nonstop battle. Regardless, the Eisenhower Matrix may not be for you. Consider another option.

SMART Goals

In our acronym-obsessed world, SMART goals are Specific, Measurable, Achievable, Relevant, and Time-bound. They're designed to be realistic and measurable, and include a time-management element. Let's break them down for the gig world.

- **Specific.** This is a limited, clear, focused goal: “I want to start a mobile car-detailing business on the side. When the side-business is profitable, I want to detail full-time.”
- **Measurable.** These are the quantifiable metrics required to get started AND an indication of when you’ve reached certain benchmarks, even your end goal. For mobile detailing, this could include (1) the cash you’ll need to set up the mobile station, (2) the price(s) you’ll charge for the service, (3) the average time it takes to detail specific vehicles, and (4) the profit you’ll need to make it worth your time and investment. And for the time-management element: (1) the time required to outfit the mobile station, (2) the process time for business paperwork (permits, licenses, tax ID, etc), and (3) the time needed to market your gig.
- **Achievable.** This is your reality check. Is your goal achievable? Have you worked at a mobile-detailing service? Do you know what your city, county and state require for launching this kind of business? You’ll need some serious advice to launch successfully and be profitable.
- **Relevant.** This is the big picture. Does this goal (mobile detail service) contribute to your bigger goal (making enough money to leave the corporate world)? You should have a number in mind and map out what kind of monthly, quarterly, yearly profits you’ll need to make that happen.

- **Time-bound.** This is your due date, your launch date, your tell-the-world date...with lots of smaller—but significant—incremental dates between. It’s your “urgency” component. Example: “I want my mobile-detailing service up and running by the first day of summer, which means I’ll need to find a van by February, have it outfitted by early-March, get my permits by April, complete my test runs by late-May, finalize marketing by mid-June, then launch.”

SMART goals are much like a business plan: they increase your chances for success. Because if you don’t have purpose, deadlines, measurements, and timelines, your side hustle will probably fizzle...like that bath bomb business you considered.

To download your FREE **SMART Goals Worksheet**, scan this QR Code:



Apply basic strategies for time management.

You don’t have to adopt a presidential matrix or acronym-filled strategy to manage your time well enough to support a side hustle. You can simply develop—or expand—some habits highly-successful people consider healthy, like:

- **Create a daily routine.** I know, I know...winging it is way more fun. But you know what's *super-fun*? Making more money. Routines can actually be a path to freedom through structure because they save time, improve decision-making, establish priorities, and build momentum. Jot down what routines you've already established (sleeping, meals, exercise, media) and find areas to inject your side-hustle work.
- **Block time.** How much time might you need to design a header for a web page? An hour? Realistically? Block that off on your schedule. And by "block that off," I mean make it an action item on your to-do list, shut down distractions—phone, email, social media—and work a solid hour on **ONE THING**. Blocked time creates urgency and boundaries, and we could all use more of those.
- **Avoid procrastination.** We "put off" things for a reason—anxiety, distaste, antipathy, exhaustion—usually negative in nature. It's natural...and it's gig-crushing. Try this: Adopt the 10-minute rule. Choose a gig task you've been dreading, work on it for 10 minutes (set a timer!), then see how you feel. Good? Like you're accomplishing something? Keep at it.
- **Assess commitments.** Given your current obligations, is your side gig feasible? There's only one way to find out: Document your time (see Chapter #8 for details). Once you have a record, you'll see either (1) tasks you could condense or eliminate, and/or (2) gaps in the day when you

could hustle. That's called "reassessment," and reestablishes your priorities.

- **Delegate and outsource.** You're a hard worker, but you can't do everything. No, really...you can't. And you shouldn't because something important will suffer. If a task isn't truly in your wheelhouse of experience, hire someone (college students are awesome!) to, for example, create your website or logo or brand, handle social media, take photos. This frees up your time to truly hustle, make the cash, and pay off those helpers.



Strike the right balance.

Time management must be systematic, methodical, orderly. So you'll need systems, methods and order. You can accomplish all this on your own or through a myriad of processes available online—which inspires a bit of procrastination...a worthwhile delay.

Within that analysis, you'll need to find the right balance of full-time job, side gig, home life, and relaxation. You'll be busier than ever, but you'll have a purpose. Because, as the poet Henry David Thoreau put it: "It's not enough to be busy. The question is, what are we busy about?"



Extra Mile = Extra Bucks

As legend goes, my overachieving went full tilt with a typewriter in the back seat of my parents' station wagon. The school assignment was "Write 5 Haikus." I wrote 20. And I was still typing them up as my mom raced to the country bus stop to the tune of frantic key punching. My teacher's response was something like, "Wow. You really went above and beyond, didn't you?" Yes. Yes I did. And that was the moment my writing career actually began.

I didn't recognize it then—because I would have, undoubtedly, turned it into a haiku—but I hit upon a powerful truth: **When you do more without being asked, you increase your value.** You make people take a second look. They take note. Put a pin in the memory. And guess who they call for the next opportunity? You—The Overachiever.



Take it to the next level.

Companies like to tout their value in big, bold letters, right on the product packaging so you don't miss it: "Upgrade!" "New and improved!" "Expanded version!" "Extra features!" These are "perceived" values—you're paying for enhancements, but you *feel* like you're getting a better deal or bonus...so you're much more likely to remain loyal to that company or brand.

When you work a side hustle, you have many opportunities to stamp "Extra features!" onto your clients' experiences. Consider these...



10 added values:

- **Say, "Thank you."** Crazy-easy, right? The online marketplace Poshmark (a fantastic side-gig option) heavily suggests—almost insists—sellers include a note inside the packaging. They encourage sellers to wrap items in pretty tissue paper, maybe tie it up with a ribbon, include a handwritten note, then mail it. It's like the customer receives a little gift in the mail—a *gift they paid for*. It's genius! From just a little extra-effort, the customers remember the sellers and are more likely to buy from them again.
- **Be personable.** Remember how your mother liked to tell you, "You catch more flies with honey than with vinegar?" Unless you were training for pest removal (hello, side hustle!), she was simply encouraging you to be nice. Politeness, kindness, gentleness,

sincerity, charm are all bonus traits of sought-after skills. Humor—a trickier skill—can fall flat, but niceness always wins that day and future dates. Think about it: If you need a handyman and your choices are a snarky, bad-tempered plumber vs. a cheerful, affable one, who you gonna call? Hands down, you're going with Mr. Nice.

- **Offer bonus/specialized skills.** If you're comfortable—and have the training or are open to training—with giving medicinal shots to animals, that's a value-added skill for pet care. I was trained by an ER nurse who walked me through the process, supervised my practice on an orange, then cut me loose with her Pekingese. I'll never forget my hesitation and her command of, "Plunge! Plunge!" Good times. I also Uber/transfer pets to/from home and daycare—a service most sitters can't or won't provide.
- **Be helpful.** If you're side-hustling as an after-school nanny or babysitter, does it cost you anything to bring in your clients' mail/packages? Tidy up the kitchen? Help children put away toys? No, it doesn't. But when you exceed the actual sitting requirements by performing small, helpful tasks, you'll be the parents' first call, every time. And they won't even blink when you eventually up your hourly rate.
- **Bundle your services.** If you both pet- and kid-sit overnight, that's a winning combination AND you can charge more. Let's say your daily rate for kids is \$100—whether they go to school or not—and

your daily rate for pets is \$60. You could bundle those services for, say, \$140/day. If the parents balk, negotiate down a little, but not too much. They are trusting you with every living creature in their home PLUS their actual home. Bonus: The kids can and should help with pet care...you're just supervising.

- **Be adaptable.** How are you at accepting change? Get better at it and become more valuable—even indispensable. Let's say your pet-sitting client needs to either come home early or extend your stay. If they're early and you lose projected income, just roll with it. If that happens frequently, you may need to amend your agreement to include terms for early-termination—especially if you turned down another gig for this client. If you're gigging as a personal chef and your client puts in a last-minute request for one strictly vegetarian or gluten-free or vegan dish, do your best for that guest. It doesn't have to be Food Network-worthy, but you do need to either tweak a recipe or make something on the side. Adaptability should increase your tip and bolster your reputation.
- **Introduce another skill.** Let's say your side hustle is helping people organize their homes/offices. In the midst of that service, you arrange a bookshelf with a magazine-quality look as a little add-on, beyond-expectation benefit. Your delighted client says, "Do you also design??" Why yes...yes you do. And you'd be happy to schedule design work for either a bundle price or in an additional session. Or maybe you've taken a sitting gig, but the TV system

is jacked up and you have mad tech skills. So you fix the system problem—with your client’s permission—and they say, “This is awesome! Could you work on our other TVs?” Absolutely. And here’s my price. Exceeded expectations = additional gigs.

- **Be reliable.** More than simply showing up on time, reliability includes cooperation when the situation you agreed to becomes, shall we say, “challenging.” Perhaps you plan events on the side, you’re less than a week out from the party, and you hear those words, “Change of plans.” Do you throw a hissy fit? No. Do you quit on the spot? Absolutely not. Do you say, “Well, that’ll cost ya.” Certainly not. You pivot, cooperate, and make changes with such a positive can-do attitude, your reliability becomes legendary. You may be screaming on the inside, but your client will never suspect it. When side-gigs go sideways, I quote my mom who liked to say, “No matter what happens, this will make a great story later.” This book is full of those stories.
- **Create a referral list.** Many times when you’re side-hustling, your clients will ask, “Hey—do you know anyone who (fill in the blank)?” When I’m teaching piano, parents want to know if I also teach voice or guitar or acting. When I’m coaching audition skills, parents want to know if I teach theatre vocals or tap dancing. When I garden, clients ask about landscape design, tree trimming, and outdoor entertainment spaces. When I cater, customers ask about dish, linen and furniture rentals. And when I’m already

booked for any of my six side-hustles, I'm always asked, "Do you know anyone who does what you do?" Sometimes I do. Sometimes I don't. But I try to have a list of trusted people/businesses ready for referral. My references help customers solve a problem, and that's added value.

- **Create a memory.** At the completion of your side gig, you'll want to make sure your clients remember you—and only you—for future needs. You want your name to be the first and only name popping into your clients' heads for another gig or referral. For instance: When I put together porch pots in my gardening gig, I add value by cleaning and arranging everything around those pots. I sweep the entire space, as well as my potting-soil mess. I pick up their trash along with mine. This takes less than 10 minutes and brings a happy smile. When I cater, I create tableaus with leftover desserts, napkins and candles in the clients' sparkling-clean kitchens. When their last guest leaves and they're shutting down for the night, the final display is a delightful reminder of time—and money—well spent. For specific dog-sitting clients, I've gone a bit overboard documenting our daily activities and, shall we say, challenges. Behold the Dog Log:



Dog Log – Beach House Trip, November

9:30 AM – I burst through the garage door, greeted by dogs who clearly think I've been shipwrecked or released from a prisoner-of-war camp. Rabid. Barking. The

only thing that would better demonstrate their joy is a parade.

9:50 AM – It’s finally stopped raining, so we head out for a potty break. Guess who’s at the fence? Lily, the pit-bull. “Say hello” clearly translates into “rabid barking” (RB) in dog-speak.

10:00 AM – Back inside. Gizzy NIPS AT ME when I try to wipe down his feet and belly. I warn him: one more nip and he’s going into the timeout kennel. He snorts his disbelief. I stare him down. He gives me the paw and trots away. Dog sarcasm is real, folks.

10:10 AM – Package delivers to...RB. The delivery gal recoils at the sound and bared teeth. Giz is the loudest, but Tiny Barker owns the higher pitch. It’s package pandemonium for at least two full minutes.

10:30 AM – The housekeeper arrives to—wait for it—RB. She asks where you are and I draw a blank, staring at her stupidly. I finally shrug and say, “Who knows? Haha!” This is not a good dogsitter display of competency.

NOON-ISH – All dolled up, I head to a catering client’s house to get the “lay of the land” before tomorrow night’s four-course birthday dinner.

1:30 PM – I return to much rejoicing. And by “rejoicing,” I mean barking. I see a large box on the front porch that was undoubtedly greeted with RB. It sits as far

back from the door as it possibly can...which indicates even cardboard boxes fear the RB.

1:50 PM – I froth because I can.

2:15 PM – I head out again to coach a child auditioning for professional theatre. Clearly, I don't have enough drama in my life.

4:30 PM – I return, speaking in a New Yawk accent...which I've been coaching for a full 90 minutes. Good times. We all trot outside for a poo break. It strikes me: I am now the herder of aging dogs. After being herded by Australian Shepherds for so many years, this kinda chokes me up. I've lost two dog friends in the past week: Izzy (the beloved Naughty Dog) who was 17, and Louie, the black lab who was 14. They were ready to cross the Rainbow Bridge... but I'm never ready for them to go. I say to old Roo, "Let's avoid the bridge this weekend, buddy. We're just not ready to say goodbye." He almost pushes me into the pool, so I think we're good.

4:45 PM – Giz starts banging at his food dish in the pantry. I try explaining the concept of Daylight Saving Time, and he looks as annoyed as we feel. I guess he doesn't read lips, but can somehow "hear" a cheese wrapper opening 20 yards away. Sorry, buddy.

5:15 PM – And I'm off again to find 4 lbs of beef tenderloin somewhere...anywhere...for less than \$25/

lb. Rocksie thinks Fresh Market. Giz says Kroger. Challenge accepted.

6:15 PM – Back again with a 5-lb tenderloin and every ingredient I need for tomorrow’s catering gig EXCEPT pumpernickel bread. I will need to hit every bakery in a 10-mile radius tomorrow for pumpernickel. Meanwhile, time to prep the horseradish sauce, smoked salmon spread, and anything else I can accomplish tonight. Dogs are standing by for anything that drops to the floor.

7:10 PM – Two chew toys meet their demise. The crime scene was brutal and ugly. Film at 11.

8:20 PM – I find Giz resting in the timeout kennel. Oh. So it’s fine if YOU choose to be in there, but you’re ticked when I put you there? Noted.

9:00 PM – Piano concert! I play through your “Sound of Music” book with Giz in the chair, Rox at my feet, Roo in the foyer, Tiny Barker on the bench. My audience is scattered, but quiet—so quiet, I get no applause. Typical.

10:40 PM – Giz gives me the paw for moving him off the mound of blankets where I actually need to sleep. Dude—you are literally wearing a fur coat. I’m not. Move along.

11:00 PM – We close out our exciting day with “Love It or List It.” Roo is verrrrrrrry relaxed in his bed, Giz now

takes over a third of the human bed, Tiny Barker is on a pillow, and Rox is stretched out on the couch. It's pretty darn cozy. Oh—and the homeowners “loved it”...in case you were wondering.

Ridiculous, right? I'm a writer...I can't help myself. But this “log” solves two purposes: I let them know what's happening at their house (deliveries, housecleaning, potty/dinner breaks), and remind them how much I adore their pups. For other dog clients, I leave silly sticky notes all over the house, text cute pix of their pets as “proof of life,” and record them howling along to music or sirens. With this kind of additional effort, I make sure the pet-lovers cannot imagine entrusting their best friends to anyone but me. Most of my clients actually book their travel around my availability, so I know my penchant to outperform is working.

Miles and miles of extra-ness.

When I think back to my tendency to overachieve, I remember a communications job interview with an editing component. I was instructed to edit a dry and technical section of a user manual with a fairly quick turnaround. The actual narrative wasn't bad and required few edits, but I found the presentation lacking. So I reformatted the whole thing for easier reading, *even though formatting wasn't part of the assignment*. I was the only applicant who overperformed and—no surprise here—got the job.

Surpassing expectations is generally rewarded like this because, as football Hall-of-Famer Roger Staubach put it:

“There are no traffic jams along the extra mile.” Your extra efforts *will* be noticed because you, dear hustler, will have earned it.

To download your FREE **Added Values Worksheet**,
scan this QR Code:





Navigating Taxes, Contracts & Insurance...nobody's favorite chapter

How's your stash of dinner forks? You'll want to have several handy to stab yourself in the eye when considering all the legal and financial aspects of running a successful side hustle. Now, if you're working within an app (DoorDash, Uber, etc.), those companies take care of some documentation for you. Some. If you're hustling on your own, you *are* the company and considered "self-employed"...and that label comes with all kinds of fascinating and irritating rules.

So—forks up!--let's get into everyone's favorite dinner-table topic: Taxes.



Grasping taxes...in a chokehold, if possible.

Anybody have time to speedread four million words before Tax Day? Anyone? That's how long-winded the thrilling Internal Revenue Code is at this point. And it's on no bookstore's "Recommended Reading" list. Ever. It's why we have accountants and tax preparers to review codes for us. Let's give them some fork-clinking applause, shall we?

To save time (and eye-stabbing reading), gig taxes boil down to this: If you make money, you're legally required to report it.

The Internal Revenue Service (IRS) specifically states any net income of \$400 or more is taxable. If you don't report it, they'll be happy to charge you penalties and interest, freeze your bank accounts, put tax liens on your property, and even legally charge you with criminal tax evasion or tax fraud. *For \$400??* you may be screaming right now. Probably not. An unreported \$4,000: maybe. A hidden \$40,000: likely.

And even as you're thinking of all the ways you could "hide" your earnings to avoid taxes, consider this: The IRS has access to your bank accounts—not because an evil tax agent in a creepy basement lives to hack into your transaction history, but because *you gave them that access* when you chose to either pay outstanding tax or receive your refund electronically, received Supplemental Security Income (SSI) or took payouts from the Social Security Administration. Banks are required to report all kinds of financial information, including cashier's checks, bank drafts, traveler's checks, money orders and cash deposits of \$10,000 or more. Even

structuring deposits to avoid a \$10,000 hit is considered suspicious, and financial institutions will report you to the Financial Crimes Enforcement Network.

And you know what else the IRS uses to thwart non-reporting? A “matching” process. When you get paid for a side hustle by a business or are listed as a “deduction” by an individual, this detail is filed as an “information return.” If that information doesn’t match your tax return, up goes a red flag of “underreported income.” Which triggers an audit. Which you definitely don’t want.

If you’re selling or re-selling **goods/merchandise** online, consider this sampling of company statements:

- **Facebook:** “Even if you don’t claim the income when you file your annual taxes, we will submit a Form 1099 and report your income to the IRS. There are two types of 1099 forms you may receive for your sales completed on Facebook, Form 1099-MISC and Form 1099-K.”
- **eBay:** “If you’ve made at least \$5000 in gross sales and exceeded 200 transactions for goods on eBay, you will receive a tax Form 1099-K for all your sales transactions.”
- **Etsy:** “As an Etsy seller and self-employed businessperson, you have to report your net business income on your tax return. If you’re a U.S. seller, IRS form 1099-K is used to report your earnings. If you reached more than \$20,000 USD in gross sales and more than 200 transactions, or met

a threshold for your state, Etsy will have a 1099-K form available for you.”

- **Amazon:** “IRS regulations require that U.S. payment processors file a Form 1099-K to report unadjusted annual gross sales or payment volume information for customers that meet both of the following thresholds in a calendar year: (1) More than \$20,000 in gross payment volume; (2) More than 200 transactions.”
- **Poshmark:** “Poshmark is required to provide any seller with \$20,000 or more in gross sales and 200+ transactions on our platform with a Form 1099-K. [But] you’ll need to report and pay Poshmark 1099 taxes even if you don’t get a 1099-K.”

If you’re providing a **service** as a side hustle, consider this sampling of company statements:

- **Uber/Uber Eats:** “Only drivers and couriers who made more than \$20,000 in customer payments and provided at least 200 rides or deliveries will receive a 1099-K. Your tips are included in the gross earnings total and are considered taxable income.”
- **Lyft:** “If you earned at least \$20,000 in ride payments and gave at least 200 rides, you’ll receive the official 1099-K IRS tax document. The 1099 shows the total amount passengers paid for the rides you gave in the year. Even if you don’t receive a 1099-K, you may still have to file taxes.”

- **DoorDash:** “The only tax form that eligible Dashers will receive is the 1099-NEC, and this is ONLY for Dashers who earn \$600 or more on the platform. The 1099-NEC form summarizes Dashers’ earnings as independent contractors...[but] does not provide a breakdown of your total earnings between base pay, tips, pay boosts, milestones, etc. DoorDash will file your 1099-NEC tax form with the IRS and relevant state tax authorities.”
- **Instacart:** “All Instacart Shoppers who earned \$600 or more within a calendar year will receive a 1099-NEC (short for Non-Employee Compensation) to report direct payment of \$600 or more from a company for your services. If you do not receive a 1099, you still must report your income when filing taxes!”
- **Thumbtack:** “Professionals who do business via Thumbtack are considered independent contractors for tax purposes. This means you are considered self-employed for the purposes of paying taxes on your earnings via Thumbtack. The platform will not pay taxes on your behalf. If your earnings exceed \$600 for the year, Thumbtack may send you a 1099-K form...outlining your gross revenue.”
- **Taskrabbit:** “If you’re a Tasker, you’re likely self-employed, which means you’re responsible for paying your own taxes. Taskers whose total task earnings via the Taskrabbit platform exceeded \$20,000 and have more than 200 transactions are eligible to receive a 1099-K form.”

Bonus: If you live in one of the 43 U.S. states with personal income tax (every state but Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, Wyoming) you'll have to pay *state* taxes on the net income from those sales/services as well. Stab, stab, stab!

At this point, you may be considering the old cash-under-the-mattress approach. That doesn't disqualify you from reporting your earnings, but it does keep your financial information between you and the box springs. And you can legally stash as much cash as you want, BUT... Standard home insurance policies only cover \$200 in cash. So if you suffer a house fire, your earnings will, quite literally, go up in flames.

Study tax categories.

Remember the “Payday” scene in the movie “Big” when Tom Hanks opens his first paycheck and shouts, “187 dollars?!” And his coworker snarks, “Yeah. They really screw you, don't they?” That's exactly how I felt when I got my first paycheck as a teenager, working for the local newspaper. I knew the amount in my head I *should have* received, but I didn't account for both federal and state payroll taxes.

When you work for a company, they withhold/pay half of your Social Security taxes as the “employer,” and you withhold/pay the other half as the “employee.” When you earn money as a side-hustler, you're suddenly a “sole proprietor”—functioning as both a service provider who also collects money. Now you're on the hook for the whole tax she-bang. Stab!

This little surprise no one talks about is called a “Self-Employment” tax and includes mandatory contributions to Social Security and Medicare—whether you plan to use those entitlements/benefits one day or not. On your corporate paystub, you’ll see deductions under FICA—Federal Insurance Contribution Act (dating back to President Roosevelt in 1935) which includes Social Security and Medicare (dating back to President Johnson in 1965). As a hustler, you are now solely responsible for both halves of those taxes/contributions—which amounts to approximately 15%, in *addition* to the federal income tax—which varies, depending upon the amount of your income. Say it with me: Hideous!

But wait! It gets worse if you side-hustle goods/merchandise—yes...even if those sales are personal items with an already-paid state sales tax. Sales taxes are a major revenue source for U.S. states (and the District of Columbia), with cities and counties allowed to “pile on” even more taxes. Only five states (Alaska, Delaware, Montana, New Hampshire and Oregon) have no statewide sales taxes.

What this means is: Unless you live and function within those five states, you must collect state sales taxes on any product you make and sell. Yes—even if it’s “just a hobby.” Yes—even if you’re selling personal items on resale apps like Poshmark. These products are considered “tangible personal property” or any merchandise/goods you can see, weigh, measure, feel or touch. When you sell these items, the tax collector considers your profit a “gain.”

And—stab alert!—each state differs on who pays sales tax. Sellers/vendors might pay a “privilege” tax for retail sales in their state, which they can then absorb (unlikely) or pass along to consumers. Consumers might pay an excise (sales) tax in another state, which the sellers simply “collect” for the state. Or states might impose a “retail transaction” tax, which both seller and consumer pay into, but the vendor reports.

Are your eyes bleeding yet? No? Then let’s chat about forfeiting the cash you worked so hard to earn. That’ll draw blood, for sure.

Learn how and when to fork over the cash.

One of the biggest mistakes I made when I cashed the book-advance check years ago was not setting aside a portion of it for taxes. No one—not one person—said, “Hey, you might want to put about 25% of your advance into a separate account to pay the IRS.” Not my book agent, not the publisher, not the bank...*no one*.

That would’ve been really good advice—since my tax bill was pretty high that year, I had to pay the IRS in monthly installments, PLUS hefty penalties and fees. Since I was self-employed as a pianist, I was already hemorrhaging hard-earned money I could barely afford to give.

So here’s my—and my tax accountant’s—advice to YOU, dear hustlers:

- **Increase the withholding on your W-4 form.** If you have a corporate job and claim “3” exemptions (you, two children), reduce it to “2” (just children). If you claim “1” exemption for only yourself, reduce it to “0” (maximum withholding). This way, your employer takes more taxes from your regular paycheck, which should help cover your side-hustle tax burden. If it doesn’t—and you have room for another adjustment—reduce your exemptions even lower.
- **Make quarterly estimated tax payments.** In a federal pay-as-you-go system, you’ll need to make some sort of tax contribution every three months. If you’re really on it, you can make your best guess at your net earnings each quarter, deduct 25%, and send it in. The IRS even provides a “Tax Withholding Estimator” on their website to help you improve your guesstimate. Those payments are due April 15, June 15, September 15, and January 15 of the next year. You’ll learn to curse those dates.
- **Roll over your refund.** If you have the stomach for it, you can bank all or part of your refund and “let it ride” into the next year—in effect, pre-paying your anticipated annual tax. If the refund is sufficient to cover all the estimated taxes for the following year, this could let you skip the quarterly payments (since the U.S. Treasury already has your money) and, quite possibly, never pay them another dime from your side gig(s). BUT...this only works if your side-hustle earnings stay flat, year over year.

Now let's move on to the best way to decrease your tax burden and quarterly sobbing: Deductions.

Deduct, deduct, deduct!

I learned about the power and breadth of deductions when I worked in the music industry. Every time we bought/brought coffee and/or snacks to a meeting, I was instructed to “save the receipt” (meals) and log the roundtrip (mileage) in a booklet. If we attended a seminar (education, travel, meals), bought printer paper (office supplies), or mailed a CD (postage), those costs went into the deduction column. I was trained by the best and got even better at it on my own.

The best ways to document your deductions and stick it to the IRS are:

- **Use your debit/credit card.** Your bank/credit statements are goldmines when you can run through each month and see *exactly* where and how much you spent on your side hustle. That's also backup documentation for your tax preparer.
- **Use cash apps.** Payment apps like Venmo show your entire transaction history with every detail you entered at the point of sale. For your best end-of-year review, break down the payment information, eg. “Plants: 2 mums, 1 hydrangea, 2 fertilizers.” You *think* you'll remember the specifics, but you won't.
- **Keep your receipts.** Guess what? Your receipts not only show merchandise cost and tax you paid, they

also include the company names and *addresses*.
Add the shopping mileage to your total!

- **File your paperwork by topic.** If your side gig requires a home office, you can deduct portions of your utilities. Keep those paper bills (and yes—you’ll need those to break down and “prove” the costs) in a file separate from your bank statements, house payments, business receipts, etc. The more organized you can be ahead of tax deadlines, the easier the prep will go.

Bottom line: Uncle Sam (same initials as United States) is not your friend, and hopes to squeeze as much money out of you as he can. You can fork him in the eye with meticulous records and receipts, making deductions and tax prep work for YOU instead of him. The IRS places limits on what and how much you can deduct, so it might behoove you to consult a CPA (Certified Public Accountant), EA (Enrolled Agent) or another tax professional to maintain compliance. They’re required to know federal and state tax codes and guidelines, identify tax credits and deductions, and advise clients on improvements for the next tax season. They’ll charge you for their advice, but it’s totally worth it.

To download your **FREE Tax Worksheet**,
scan this QR Code:





Navigate contracts like a boss.

In some side-hustle situations, you'll be asked to sign an agreement. It could be called a Client Relationship Agreement (CRA), Client Service Agreement (CSA) or Client Agreement (CA), Letter of Intent (LOI), Memorandum of Understanding (MOU), Memorandum of Agreement (MOA), fixed-term, casual-employment, zero-hour, at-will, or something else entirely...hopefully without a confusing acronym. Let's break them down.

- The **CRA, CSA or CA** is legally-binding. It's a mutual agreement about obligations now and in the future. It should cover project terms and scope, payment (by the hour or project) and billing schedule/method, deadlines, contract termination, copyrights, taxes, and benefits. It should be very, very detailed and protect both parties.
- The **LOI** is non-binding. It's more of a "goodwill" statement: I'm interested, you're interested, we're all interested in working together.
- The **MOU** is serious, but not necessarily legally-binding. It's a list of possible ways you can work together. You're not agreeing to financial obligations or resources, but you're formally agreeing to an ongoing relationship and moving toward a contract.
- The **MOA** is legally-binding. It's a contract with much more specific financial arrangements, obligations, and terms—with conditions. Those conditions should limit the activities and powers of all parties AND

include a cancelation clause (60 days is normal) from the signing date.

- **Fixed-term** contracts are legally binding and have end dates—anywhere from a few months to two years. At the endpoint, you can leave side-hustle status and become a permanent employee or explore other opportunities.
- **Casual-employment** contracts are not necessarily legally-binding, because they’re short-term and flexible on what type of work, hours and days you’ll work, and workload.
- **Zero-hour** contracts are more like “agreements,” because they’re extremely relaxed, including no obligation of days/hours you’ll work. Think of it as on-demand, short-notice assignments.
- **At-will** contracts are really “agreements” with maximum flexibility for both employer and employee to end the working relationship for any reason.

Whatever agreement a company presents to you, I have one piece of advice: **READ THE CONTRACT.** All of it. Word by word, line by line, paragraph by paragraph. If you don’t understand something, ask questions. If terms are overly complex, you probably carry a smartphone...look them up on the spot. If something sounds fishy, ask to have your accountant, lawyer or even AI/ChatGPT read through it. Don’t just blithely sign your name to “get on with it.” That only—ever—benefits the employer.



Protect your hustle with insurance.

Insurance? For a side hustle?? Yes. And no. It really depends on what and how you're offering your goods and/or services. For instance: If you have an event space on your property, you may be able to include the venue in your homeowner's policy to cover bodily injuries from slips and falls, and property damage from the wedding bouquet toss that went horribly wrong. Likewise, injuries from crafts/woodworking/sewing/etc. you develop in your home may be covered.

But when your side hustle involves “inherent”—or built-in—risks to yourself, your clients, products or personal assets, it's best to explore insurance options and not “wing it.” One accident/incident could put you at considerable financial risk. Consider these:

- **Personal liability insurance.** You probably have liability coverage on your motor vehicle. If you cause property damage or crash into a vehicle whilst working your mobile gig, and the property owner/other driver sues you for medical costs, lost income, trauma, damage, etc., your auto policy will cover a set amount of destruction. Check your policy NOW to see if you need more coverage. Because you are *personally* responsible for damage, you—and your insurer—must pay.
- **General/Commercial liability insurance.** This insurance covers costs from bodily and property damage occurring during *business* operations on commercial property. So, if your commercial event

space or Airbnb has a pool or firepit or horses or risky “toys” (like ATVs, UTV/RZR, golf carts, snowmobiles), you’ll need coverage. Yes—even if you open the space to clients just a few times/year.

- **Professional indemnity/liability insurance.** Sometimes called “errors and omissions (E&O)” insurance, this covers professional negligence or mistakes when you’re hustling as an expert and give bad advice or publicly defame/libel/slander someone. Or maybe someone sues you because they considered your freelance work late or incomplete or not up to their standards. Maybe you breached confidentiality or lost documents or violated copyrights during a web design. Even if it was unintentional, you want to be covered.
- **Product liability insurance.** If you make, sell, or distribute a physical/material product which could cause bodily injury or property damage, you could be liable. Perhaps you didn’t include proper instructions or warnings in your packaging, or the product had a design flaw. Example: You make and install Murphy beds on the side, and one of those beds collapses onto a client, causing injury. You can be sued for that product and/or installation. Insurance coverage brings you peace of mind.

The right coverage for your hustle helps both you and your customers relax whilst protecting your personal finances. The general rule is this: If your side hustle nets you \$1000/month or more, you should probably explore insurance cov-

erage. The rate you pay should match your side-hustle risks, meaning if your risk is low, your insurance payment should be low. High-risk = higher payment.

Bottom Line: Contact your agent to discuss business-related activities. Home policies typically cover only contents or other structures for *personal* use. If you use your home for business, the coverage may be voided.

Embrace compliance and avoid the slammer.

Compliance in business simply means abiding by all local, state and federal rules and laws aligned with your side hustle. And you would be astonished—astonished, I say!—at the sheer magnitude of control the people in charge like to maintain. When met with a ridiculous rule, I like to say, “A stupid person made this rule necessary.” I mean, have you ever—even one time—tried to ride a bicycle in a swimming pool? No? Somebody did, because Baldwin Park in California now has a municipal ordinance addressing that fun—and pointless—activity. Oh, and silly string is actually illegal in some city limits.

You’ll want to stay compliant with your side hustle, or risk getting shut down before you can even save up for the mountain bike you were itching to try out in your neighbor’s Turkish bath. Research these regulations before you open for business:

- **Permits.** If you photograph clients in local or state parks, do you need a park permit? Maybe. Are you a natural tour guide and want to monetize those skills? You'll definitely need a permit. Permits are required for all kinds of side hustles, particularly industry-specific businesses. Example: Selling goods baked in your home requires a "food processing and safety" permit. A quick online search should answer your permit question *before* you run afoul of local laws.
- **Occupation-specific licenses.** Must you have a license to do electrical work on the side? Yes. Licensing ensures customers you've had appropriate training and work experience—and passed actual tests! You want your HVAC repairman to know what he's doing, right? Ditto for dental hygienist, real estate agent, vet tech...yes? Making deliveries in large vehicles requires a CDL (commercial driver's license)—much more intense than a simple driver's license. Each state has different licensing criteria, so investigate online *before* you encounter legal issues.
- **Local business license.** While not required for low/starting-out income business, you'll need one if you really start raking in the dough—even if it's an online-only business. Example: If you make more the \$3,000 in gross annual receipts in the state of Tennessee, you must have a minimum activity/business license and it must be posted/visible to clients. Contact your local Small Business

Administration (SBA) to explore the rules where you hustle.

- **Federal business license/permits.** Any business regulated by a federal agency requires this. Think: Liquor license, which involves the Bureau of Alcohol, Tobacco, and Firearms. If your event space plans to serve alcohol, you'll need a liquor license. Because once that party gets started, you really don't want the ATF crashing it and closing you down.
- **State registrations.** Ever heard of an LLC? It's a Limited Liability Company, registered with your state, and you probably don't need one. Not right away. An LLC's biggest benefit is legal protection from an unhappy customer going after your *personal* bank accounts, house, investment funds, etc. If your side gig becomes a BIG gig, look into it.
- **Local regulations/ordinances.** What does your HOA have to say about short-term rental properties/Airbnbs and home businesses in your neighborhood? You'll need to know the rules before you list your garage apartment or open a home hair salon and get sued by your neighbors for (1) parking disputes, (2) noise issues, (3) common-area damages. Public activity generates problems for someone. Know your community rules and stay compliant.
- **Local zoning laws.** These laws exist to keep commercial property separate from residential property. If you've ever had a neighbor working on muscle car engines in his home shop at midnight,

you'll understand the need. Every property is part of a zone: residential, commercial, industrial, agricultural. Know your zone before you set up shop and tick off a neighbor...and possibly face criminal charges.

That's a lot of compliance, no? It's irritating and dream-killing and time-sucking and hoop-jumping. But you need to look into these rules to be prepared. Because the last thing you want is a hefty fine taking a cut from your side-hustle earnings.

To download your **FREE Regulations Worksheet**, scan this QR Code:



Whew! That was...grim.

Legal and financial considerations of running a side hustle is not exactly a hot topic, but it's critical. I've met with many, many hustlers—artists, musicians, writers, animal lovers—who wanted to know how I did it and, more importantly, how to prepare. Now you know what I know. But there's always more to learn.

Hopefully, this chapter will help you confidently navigate taxes, contracts, insurance and rules/laws like you're an expert

witness. Stay informed. Seek professional advice. And—most importantly—watch your use of silly string. You don't want that violation on your permanent record.



Choose Your Moneymaker

Can you side hustle just about anything nowadays? Yes. Do you need a certificate or license for gig work? Sometimes. Are all hustles legal? Definitely not. See: Hacking, selling fakes, pet breeding, robbing banks. I mean, Bonnie & Clyde had a high-dollar gig going for a while, but...

Before you dig deeper and settle on a profitable side hustle, you have two fundamental decisions to make.

Choice #1: Your work zone.

Where you work determines how you work. If you feel good, safe, balanced and inspired in your work zone, you're likely to show up and be consistently productive. If you feel negative, unsafe, stressed, or gloomy in your work zone, you're likely to quit. So choose your work environment wisely—it

could be the difference between *cha-ching* and *womp womp womp*.

Hustling from home.

Here's how my morning commute goes when I'm researching or writing "Come On Over" show materials: I leave my bedroom and peek into the hallway to check traffic. If it's clear—and it usually is—I step *across* the hallway into my office and get to work. And that is perhaps the #1 reason to work from home: Zero travel. And you know what zero travel translates into? Zero gas. Zero mileage. Zero auto wear and tear. And for some people: Zero rush-hour road rage.

If you don't have a designated work space, any spot in your home works great. As long as you're free from distractions and interruptions, you can knock out projects in record time.

But gigging at home is not for everyone. Consider these pros and cons:

Home-based PROS:

- **No commute.** Your gas light never blinks on. No windshield wiper flies off in traffic. Nobody cuts you off...well, unless you have a cat. They live to trip you.
- **Flexible schedule.** Do you hit the floor running right out of bed? Get your second wind when the sun sets? Achieve major goals when the world sleeps? Your workplace is always open for business in your own home!

- **Increased efficiency.** Without constant interruptions from co-workers, loud conversations down the hall, or relentless foot traffic past your desk, you have fewer distractions and a better workflow.
- **Comfortable environment.** No Battle of the Thermostat here! No dress code (hello pjs, joggers and slippers!), lunch restrictions (microwave that fish sandwich!) or music limitations (ragtime banjo solos, anyone?). Your surroundings are yours to control.
- **Cost savings.** When you eat meals, take coffee breaks, and park your car at home, you eliminate all kinds of small workplace expenses. After you add up those savings, you can upgrade your pjs. You've earned it.

Home-based CONS:

- **Home to-do lists.** In the midst of your productivity, you might see out of the corner of your eye that pile of laundry needing attention. You take it to the washer and notice the dishwasher needs unloading. Whilst unloading, you touch a sticky counter and start wiping down all the countertops. Then the refrigerator door. Then *inside* the refrigerator. Before you know it, home projects gobbled up your gig time.
- **Discipline.** If you lack self-motivation, task-discipline, and/or time-management skills, a home office may not be for you. True, no boss is screaming for results, but motivation is key in gig work.

- **Distractions.** Every phone, TV, laptop, watch and tablet are miniature entertainment devices. If you have them powered up, you're guaranteed to "happen upon" a movie, show, book, social media post or video tempting you to "just take a peek." Three hours later, your gig window is wasted.
- **Disorganization.** If you can't find what you suddenly need to finish a side hustle project, you'll waste valuable time trying to track it down. Disorganization sucks time. And time is money.
- **Disconnecting.** You can't leave work "at the office" when your office is 25 steps away. When you're constantly "connected," you run the risk of burning out. And that's potential money going up in flames.



Hustling at others' homes.

When a friend suggested I teach piano as a side gig, my first response was: "I don't want all those people in my home." I was envisioning dirty shoes on my white carpeting and permanent marker on my fabric couch. Bathroom trashing. Litter. Destruction. Mayhem.

My clever friend cut through all those negatives by suggesting I travel to students' homes to teach. On *their* pianos. Standing on *their* carpeting. And then she really sealed the deal by saying, "And you can charge more for that benefit." A lightbulb of possibility flashed in my head. I had no idea music teachers made home visits! And I was equally surprised parents would pay more for simple convenience.

It turns out, people are more than willing to pay for services in their own homes rather than traveling one more time to accomplish a task they (1) cannot do, or (2) have no time to complete. I know a delightful lady who irons in clients' homes—genius! Since there's no packing up wrinkled items, transporting them for ironing, and re-transporting when they're finished (ala any drop-off dry cleaner/laundry business), this is a service win for the client.

Client-home PROS:

- **Privacy.** Keep your home address a mystery when you frequent clients' homes. This avoids pop-ins, drop-offs, and general judgment about your zip code.
- **Multi-tasking.** If you time your client visits just right, you can run personal errands between appointments—saving you valuable run-around time.
- **Mileage deduction.** Log those miles in a notebook. They can add up to a hefty deduction to either reduce tax owed or boost your refund.
- **Referrals.** Clients who regularly engage with you in their homes are more likely to refer you to friends. If they trust you, others will, too.

Client-home CONS:

- **Traffic delays/headaches.** Your appointment schedule is tight, and these drivers will NOT *get off your road!* I mean, what is going on up there?! Is

someone *bleeding*? The tension builds as you start calculating how much this traffic backup will put this appointment behind, affecting the next one, and the next one...

- **Vehicle wear and tear.** Tires wear down, mileage creeps up, indicator lights flash faster, faster, faster. Vehicle depreciation is inevitable, and side gigs speed up the process.
- **Client interruptions.** Do you go to people's offices and interrupt them when they're working? No. But when you're in clients' homes, that courtesy is lacking. Constant interruptions slow you down, increase stress, and decrease side-hustle satisfaction.



Hustling from your car.

Maybe you like to drive, and rush-hour traffic or unexplained backups don't bother you. Maybe you need a reason to get out of the house. Maybe you don't want to go home. Whatever the motive, you're willing to make some cash from your vehicle—and people are willing to fork over immediate payment (plus tip!) for that service.

In this hustle scenario, you're establishing a mobile office involving an app. Any app requires a smartphone at the minimum or a laptop at the max. If you're both traffic- AND tech-savvy, this could be perfect for a gig-on-the-go.

Vehicle-based PROS:

- **Freedom.** Guess who's not trapped in the office anymore? YOU! Your view changes constantly, you get to breathe in fresh air (hello, windows down!), and zero staff meetings!
- **Multi-tasking.** Duck into the pharmacy, swing by the dry cleaner, pop over to the post office. Why not? You're already out!
- **Variety.** The task is rarely the same, whether you're delivering food, people, animals or supplies. English poet William Cowper penned it best: "Variety's the very spice of life." Spice it up, hustler!

Vehicle-based CONS:

- **Late-model vehicle.** Most riders require air conditioning. *Working* air conditioning. They'd also appreciate power windows, seatbelts, and modern safety features. If a sputtering junker pulls up, they'll choose another ride. And driver.
- **Constant maintenance.** No matter what you're delivering, you'll need to keep your vehicle clean and running smoothly. Liners falling on passenger heads, transmissions shifting with a neck-snapping jolt, and the hot smell of an oil leak are real turnoffs. Yes—even if you're just delivering items.
- **Interior disasters.** Ever have a friend vomit in your vehicle? How much fun was that to clean up? If you're transporting people or animals, it's

bound to happen. Add in spilled food/drinks, child “art” projects on your seats, muddy shoes/paws, overwhelming smells, and you’ll have another side gig as “reluctant car detailer.”



Choice #2: Your category.

What are you offering clients? And how are you offering it? Sort through these options for a single choice (sell seasonal flower arrangements) or combination of choices (teach others to arrange seasonal flowers, *and* deliver bouquets) to find your ideal side-hustle category.

Services

As discussed in Chapter #3 (You didn’t skip this chapter, did you? Did you??), a service is anything you *do for* someone. Your clients may be unable (elderly, ill, disabled, house-bound, no equipment) or unwilling (over-scheduled, just don’t want to, ick factor) to complete these tasks. Enter... YOU!

Goods

Remember this definition from Chapter #3? Because you already read it, right? “Goods” are any products you sell to clients. *Where* you sell them (online, craft fair, farmer’s market, flea market) is up to you. You’ll want to have the “where” figured out before you stock up the goods.

Instructional/How To

You're the teacher and your clients are the students when you share your wealth of knowledge in a how-to setting. *Where* (online, in-person) and *how* (lecture, demonstration, book/article) you educate others is critical to your success. Research and test your method for best results.

Mobile

You'll need a car, truck, motorcycle, bicycle, scooter or reliable public transit to keep a schedule and make this category profitable. Or I guess you could use sled dogs. That would be cool.

To download your
FREE Moneymaker Pros/Cons Worksheet,
scan this QR Code:





The List

With your work zone and category decided, you're ready to get your hustle on! And maybe you have more than one hustle in mind. Maybe you'll have SIX...like I do. Maybe you'll have a variety of work zones (I have four client-home gigs; two home-based hustles) and skills (I teach, cook, garden, pet-sit, entertain and write...sometimes all in the same week). Just choose wisely...side-hustling can be addictive and work you into a stupor, if you let it.

NOTE: This list is not meant to be exhaustive. How could it be? Entrepreneurs are coming up with all kinds of ways to make our lives easier whilst benefitting themselves. My hope is somewhere in this list, you'll find a gig to tickle your imagination and inspire your quest to start hustling.

Services:

- Referee sporting events
- Landscape/garden/yard work
- Help people move
- Help people organize homes/offices
- Start a blog/vlog
- Freelance (writing, editing, proofreading, book review, web design, graphic design, calligraphy, consulting, online tutoring/teaching, videography, video editing, photography, illustration, voiceover, speaking, content creation/marketing, data analysis)
- Care for pets (walking, sitting, transporting, training)

- Participate in paid surveys, market research groups, focus groups
- Develop YouTube videos/channel
- Write eBooks (fiction, nonfiction, business, etc.)
- Become a driving ad (place ads on your car)
- Assist people virtually (using apps like: Todoist, Trello, Asana, Notion, Evernote, OneNote, Bear, connecteam, ClickUp, Slack, Calendly, Outlook, Hootsuite, Buffer, Sprout Social, GSuite, Process Street, Basecamp, Wrike, Doodle)
- Review books
- Create business courses
- Manage/market social media
- Provide on- or off-site laundry, ironing, cleaning services
- Influence shoppers through affiliate marketing
- Flip flea market finds
- Create a podcast
- Prep food: Cook, cater, bake, personal chef
- Babysit, nanny
- Plan events (parties, weddings, wedding/baby showers, retirement, food, festivals, performances, celebrity, conferences, workshops, charity, popup, virtual, community, sports, corporate)
- Transcribe or translate
- Give tours of your town/neighborhood
- Sell/stage homes (realtor, stager)
- Work online as a travel agent
- Set up/repair tech in homes/businesses
- Provide respite as a senior sitter/companion

- Maintain homes as a local handyman
- Design home interiors
- Test apps and platforms
- Sell goods via dropshipping
- House-sit
- Mystery shop
- Haul junk
- Write/edit/create resumé
- Create playlists
- Provide financial services as a bookkeeper, tax preparer, financial planner, analyst
- Educate/advise clients as a personal trainer
- Perform tasks or run errands for people
- Fix makeup/hair for special events
- Drive for carpools/drive-sharing
- Refurbish electronics

Goods:

- Rent out your spare things
- Sell your personal stuff online (using apps like: eBay, Facebook Marketplace, Craigslist, Nextdoor, Swappa Local, Decluttr, Gazelle, Bonanza, Ruby Lane, Chairish, VarageSale)
- Sell clothing online (using apps like: Poshmark, Marketplace, Depop, thredUP, Mercari, The Real Real, Tradesy, Kidizen, eBay, Etsy)
- Set up an online storefront (using apps like: Shopify, Wix, Square Online, Squarespace, BigCommerce,

Magento, WooCommerce, CoreCommerce, Etsy, Amazon, Shift4Shop, Weebly, Ecwid)

- Make/sell pet supplies (homemade treats, outfits, toys, bedding, bath)
- Offer vehicle for drive-sharing
- Make/sell crafts
- Rent your room, apartment, house (using apps like: Airbnb, Vrbo, FlipKey, Tripadvisor, Expedia, Homestay, Agoda Homes, Plum Guide, Onefinestay, Sonder, HomeToGo, 9flats, Wimdu, Outdoosy, Vacasa, Blueground, Kid and Coe, HomeAway, Top Villas, Hipcamp, HomeExchange, Hopper Homes, Interhome)
- Rent your camper/RV (using apps like: RVshare, Outdoorsy Host, RVezy, Campr, Yescapa, Good Sam RV, Harvest Hosts, Hipcamp, RV Parky, RV Classifieds, Vrbo)
- Sell items at flea markets, festivals, fairs
- Sell artisan products
- Sell print-on-demand (POD) products (T-shirts, mugs, pillows, décor)
- Sell products using retail arbitrage (hit sales, sell online @ higher prices)

How-To/Instructional:

- Tutoring: Math, English, writing, languages...any school subject
- Sewing

- Teacher of the arts: musical instruments, voice, acting, dancing
- Teacher of skills: gardening, sewing, crafts, DIY, organizing, cooking, catering, languages
- Coach: Business, leadership, career, life, family, fitness, health, nutrition, spiritual
- Marketing
- Public speaking
- Social media
- Investment

Mobile (car or bike):

- Restaurant delivery
- Grocery delivery
- Package delivery
- Uber, Lyft, Hitch, zTrip, Via, Wingz, HopSkipGo/GoKid (kids), Bolt/BlaBlaCar (Europe)
- Pet transfer
- Mobile car washer/detailer
- Mobile mechanic



Be An Overcomer

It's no mystery why both Friedrich Nietzsche and Kelly Clarkson declared "What doesn't kill you makes you stronger." They both encountered serious obstacles: Nietzsche suffered from early-onset dementia, multiple strokes, and unrequited love; Kelly suffered through judgey Simon Cowell on "American Idol." Kelly gets bonus points for setting her suffering to music, so we can at least scream-sing it in our cars as we sob between gigs.

Truth bomb: Obstacles and setbacks are natural parts of any venture—and *for sure* in risky attempts at unproven side hustles. Need an example? The very first party my catering partner and I booked together was for a Christmas Open House of 150 guests arriving in two shifts. We had never cooked for that many, and we never will again. It was a madhouse of happy people—who wanted to chat with us as we worked frantically in the kitchen, trying to keep food hot and plates/bowls filled. Our pricing for the event was waaaaaaaaay too

low, and we had to go back to the clients and request more money. It was embarrassing, but the clients were gracious and delighted with the party. We could've hung up our dish-towels right then and given up on our catering dream forever. But we didn't. We gained valuable experience and refined our processes, which improved our goals.

Even small challenges have the power to derail your hustle. But with the right mindset and strategies, you can conquer those obstacles, stay motivated and keep moving forward. Let's get on it.

Recognize Setbacks.

Repeat after me: Setbacks are not failures. Setbacks are NOT failures. Setbacks are not FAILURES. They are simply pauses—they encourage minor changes to your *plan*, but not your *outcome*. Remember that. Embrace it. Make it one of your mantras.

Setbacks can and do happen for a variety of reasons—all legitimate, all normal. I mean, a volcano exploding onto your starter pineapple grove is dramatic, but hardly common. Or if it *is* common, you should probably move. Let's look at four sneaky contributors to setbacks:

- **Losing your mojo.** Motivation is key to side-hustle success. Adding “more” is hard work, requires consistency, and sucks time from your day. If you can't find the drive, passion and energy that kickstarted your gig life, you're headed downhill.

- **Curveballs.** Surprise! Your transmission goes out in the midst of 35 deliveries. Surprise! The “hitch” in your side was actually your appendix about to burst. Surprise! Your tax bill came in and paying it will eat up your savings. Who put these upsetting, difficult, unexpected obstacles in your gig path? WHO? This was not part of the plan and feels like disaster.
- **Bad habits.** Also known as “self-sabotage,” these shifty behavior patterns interrupt your path to success. Think: Procrastination. Distractions. Poor time management. Disorganization. Lateness. Bad habits slow you down, bring you down, and could eventually shut you down.
- **Losing focus.** When you lose track of *why* you’re doing *what* you’re doing, side hustles become just another chore. Who wants to spend free time on chores? Not that excited hustler from Chapter #1.

Sometimes a setback is glaringly obvious—blown transmission, hospital stay, lava in your pineapple grove. But sometimes you’ll start asking yourself, “What’s wrong with me? Why am I stuck?” For answers to those questions, try these approaches:

Document your days.

From the moment you get up, write down the time you start a task and the time you end it. BE HONEST! Keep track for a whole week before you analyze anything.

Example:

- 7:00-7:45 AM – Up, shower, breakfast
- 7:45-8:15 AM – Commute to office
- 8:15-9:30 AM – Answer emails
- 9:30-9:50 AM – Coffee break with Tom
- 9:50-10:15 AM – Check social media
- 10:15-11:00 AM – Return customer calls
- 11:00-NOON – Work on spreadsheets
- NOON-1:15 PM – Lunch with Stephanie
- 1:15-1:45 PM – Answer emails
- 1:45-2:15 PM – Coffee break with Tom
- 2:15-2:30 PM – Check social media
- 2:30-4:30 PM – Work on billing
- 4:30-5:00 PM – Staff meeting
- 5:00-5:30 PM – Commute home
- 5:30-6:30 PM – Dinner break
- 6:30-7:00 PM – Check social media
- 7:00-7:45 PM – Work on marketing side gig
- 7:45-9:30 PM – Gig work
- 9:30-9:45 PM – Check social media
- 9:45-10:45 PM – Netflix
- 10:45-11:00 PM – Get ready for bed

What stands out in this hourly rundown? Late arrival to work? (Bad habit.) Around 50 minutes of coffee breaks and a 75-minute lunch? (Bad habits.) At least 85 minutes of social media—and that’s probably low? (Bad habit.) Only two hours of productive gig work? (Needs improvement.) Knowing

where you spend time can help you tighten up and better meet your side-hustle goals.

To download your
FREE Time Documentation Worksheet,
scan this QR Code:



Ask for help.

If time management is not your issue, you may need a kindly opinion on why you can't seem to move forward. Ask a trusted and truthful friend to help you analyze the whys and why-nots to get you back on track. After you briefly share your goals and disappointments (Examples: I'm selling cookies on the side, but need 10 new weekly customers to be profitable. I'm tutoring Spanish, but not connecting well enough with students to get referrals. I launched a YouTube channel, but it's not getting enough views to monetize.), try these open-ended questions:

- What do you think I'm doing wrong?
- How could I improve my messaging?
- What else could I try?
- How would *you* proceed?

When you ask pointed, open-ended questions, the answers can reframe your setbacks as opportunities for improvement. And improvements generally lead to more success.

Conquer Those Setbacks

The best way to trounce those setbacks is to have strategies ready to deploy. That's not defeatist. You're not jinxing yourself. You're simply prepared. Setbacks *will* happen. Be ready with these six tactics:

- **Toughen up.** The military has a mantra: “Embrace the suck.” As with most things military, that mantra is about resilience. Mental toughness. Perseverance. It's a reminder to meet every bad situation—big and small—without complaining. Not a peep! Just meet the setback face-on, embrace it, slap it around a little, and push on.
- **Stay focused.** This is where those written goals come in handy. When an obstacle tries to redirect you from a goal, focus on what you can do to fix or get around that obstacle. Document small, manageable steps you can take. Write them down and cross them off as you achieve them. Before long, you'll be back on track.
- **Show up.** To quote Woody Allen: “Eighty percent of success is showing up.” He might've said 75%... maybe 90%. Regardless, if you're not showing up, you won't be successful. Setbacks will try to lure you into hibernation—probably with a tub of ice cream

and a Netflix password. But this is exactly when you should over-deliver. Out-perform in small ways. Exceed requirements. That adds value and punches the setback right in the face.

- **Get pushy.** Did a promising major client tell you no? Keep asking. Did an important investor turn you down? Keep proposing. Did the industry laugh in your face? Clap back. The authors of *Chicken Soup for the Soul* were rejected 134 times before they found a publisher. Clap! Walt Disney's editor fired him because he "lacked imagination and had no good ideas." Clap-clap! Lucille Ball was labeled a "failed B-movie actress" before her award-winning show changed television forever. Clappety-clap-clap!
- **Circle up.** Show those Negative Nancys and Naysayer Neds the door. Setbacks are the ideal time to go to your network of mentors, peers, and Positive Priscillas/Petes. You need encouragement now—right now! Take a well-deserved break and seek out those who will cheer you straight through the toughest of tough times.
- **Accept responsibility.** If the setback was entirely, mostly, or even partly your fault, own it. Say it out loud. No need to bad-mouth yourself or screenprint "I suck" on a T-shirt. Just recognize your short-coming and vow to do better this time.

Once you've navigated through, around or over those setbacks, you should be more than ready—and determined—to plow ahead. Take a breath and read on.

Stay Motivated

Setbacks can suck the enthusiasm right out of your side hustle. They *can*, but they don't have to. A dear friend likes to remind me, “Don't let (fill in the blank) steal your joy!” Joy-stealers are also thieves of passion, progress, and poise. Fight them off with these techniques:

Remember your “why.”

Go back to the beginning...waaaaaaaaay back. Think about the reason(s) you're hustling. Remind yourself about your initial excitement, how 9-5ers were in awe of your boldness, your delight in the first small paycheck, your determination to “stick it to the man.” Every victorious moment is still there. Tap into it.

Celebrate small wins.

The world puts too much emphasis on big wins: Oscar Awards, Olympic Gold, Fortune 500. But those big winners had a lot of small victories before legendary status came their way. Look up any walk-on NFL player for reference. These men had to prove over and over, through a series of small wins—looking an awful lot like losses—again and

again before they convinced the right coaches they were “in it to win it.” Big goals + small wins = big wins.

When you have a small win—one new customer, \$50 saved, two positive feedbacks—celebrate it. And don’t put a “but” after it, as in: “I’m glad I made the sales goal, BUT it should’ve happened earlier.” Or... “It’s nice to have shipping issues resolved, BUT I wasted too much time.” Or... “Having 20,000 YouTube subscribers is great, BUT a similar channel has more.” Just celebrate the sales goal, shipping resolution, subscriber benchmark. It’s progress. Appreciate it for what it is.

Avoid burnout through balance.

When you recognize how setbacks, obstacles, and roadblocks are putting you on a crash course to burnout, you’ll need to find ways to steady yourself. You don’t want to lose motivation. Be proactive. Take care of you.

Years ago, when I was dealing with a supervisor who was actively trying to get me fired, I read an interview with an older woman about how she stays so joyous. She had a daily, five-point process:

1. Do something for yourself.
2. Do something for someone else.
3. Do a physical exercise.
4. Do a mental exercise.
5. Be thankful for something...anything.

I thought about that process for a week until I decided to try it. I grabbed a tiny notebook, assigned each page a day, drew big numbers 1-5, and jotted down my success.

What I discovered is how much more focus I needed to put on #2 (someone else) and #4 (physical exercise). I found myself panicking at the end of the workday, offering to do all kinds of things for my co-workers to fill in the blank beside #2. *May I help you carry those items to your car? Could I wash out your coffee mug for you?* And knowing how tired I'd be at the end of sometimes 10-hour workdays, I started taking the stairs every place and chance I could. In no time at all, I killed the 5-point list. And you know what I got and *brought?* Joy. That little list kept me motivated and balanced in a difficult time. Oh—and *my boss* got fired, not me.

I didn't realize I was participating in "self-care," or even think about labeling it. I only knew I needed to change something, *anything*, to cut the tension. Mission accomplished.

To download your
FREE 5-Point Process Worksheet,
scan this QR Code:





Learn From Trailblazers

We all know Thomas Edison as the inventor of many, many household items. (Thanks for the phonograph and batteries, Tom! Now I need to get back to the phone call you made possible.) But he was part of the grind—working with railroads and as a telegrapher—before he found success as an inventor. And even then, he had a LOT of setbacks: Deafness, scarce education, and legal battles galore. Did that stop him? Uh, Edison Bridge, Edison bulb, Mount Edison, Asteroid 742 Edisona anyone? Asteroid!!

One of my favorite YouTube shows is “Garden Answer.” When Laura and her husband started their venture in 2014, they both worked full-time jobs and thought they’d give the show six months to take off. It took *two years*. They hemorrhaged money, but gained subscribers and kept investing time and cash until it turned profitable. And we’re talking upwards of \$1M/year profit now! Who knew answering garden questions online could be so lucrative? They did...because they pushed through time and money setbacks with style and confidence.

Had a Famous Amos cookie lately? Wally Amos worked at the William Morris Agency, plying celebrities with his home-baked chocolate chip cookies to at least meet and maybe sign a deal. But his little side gig became his *only* gig when he opened a cookie store in Hollywood, then went national in supermarkets. Success! Until...sales slowed and Amos sold 51% interest and became a paid spokesman. And then he quit entirely. His downward slide could have derailed the

cookie man forever. But it didn't. He created The Chip and Cookie brand with a new recipe. Take that, Kellogg!

I must confess: I scoffed about the whole Airbnb thing before I actually tried it—which is weird because I truly enjoy and support bed-and-breakfast venues. But I'm not alone in my scoffing: Airbnb has been under attack almost from their launch in 2007 when two guys offered air-mattress stays in their San Francisco apartment to make rent, calling it "Air Bed and Breakfast." As their side gig grew (\$2 billion in profits in 2022), hotels took notice and tried to take them down via state-wide regulations, zoning, taxation, and outright banning. Add in customer complaints and the hits kept right on coming. But...the company founders are called "scrappy" for a reason. They take the hits—financially and personally—and *get back up*.

The Internet is awash in these kinds of started-in-my-garage (Amazon, Apple, Google), sold-from-my-trunk (John Grisham, Nike), launched-in-my-dorm-room (Facebook) success stories. When you need a mental lift, go down that online rabbit hole and apply their triumphs to your own side-hustle journey. It's inspiration at your fingertips.

Setbacks are NOT failures.

How's that mantra working? Are you chanting? Have you needle-pointed it onto a pillow? I would've loved gripping a mantra pillow when a client asked me to help them send their beautiful old dog over the rainbow bridge...while they were trapped overseas. I cried for days. I chanted more than

a few things when a catering client's oven went out during an event, and we had to run back-and-forth to a neighbor's house to roast a beef tenderloin. I never consider it a personal failure when a client doesn't water the beautiful—and expensive—flower pots I plant...and everything dies.

These are stepping stones, not roadblocks. We step over the messy parts and continue on the path to success. You know I'm right. So, hustle on down your obstacle-strew path: That's what triumphant entrepreneurs do.



Let It Go...but please don't sing it

As a college senior, I hit a wall. I logged in 21 credit hours/semester with a double major in Piano Performance and Communications, and an accompanying double minor. I worked 20 hours/week to make a car payment, spent unimaginable time in practice rooms, plus serious time in the computer lab. I was a reporter for the college newspaper. I was engaged. And I'd stopped eating.

This prompted a call from my parents on the dorm wall phone. They asked questions, listened to my flat responses, then said five words I'd never heard from them before or since: "Sometimes it's okay to quit." I almost dropped the phone.

I'm a farmgirl. Farmers don't quit *anything* partway through. They will harvest all night and only go to bed when the farm

equipment is backed into the barns. Backed. In. So this five-word statement was shocking and completely foreign to me. Quit? QUIT??

Now, they had their ideas of what I should eliminate (the engagement), but left the quitting up to me. I dropped the piano major. I was one class and a half-recital away from simply converting it to a minor. But once “quit” left my mouth, I was done. It was liberating.

Side hustles can be incredibly rewarding, but you may reach a point where it’s necessary to—as that song irritatingly reminds us—“Let It Go.” How do you know when it’s time to break into unfettered song? Read on.

Recognize the Signs

Remember comedian Bill Engvall’s hit routine, “Here’s Your Sign”? It connected with audiences because it suggested we’re often clueless to actions completely obvious to others. Are you wearing a sign you can’t see hanging around your neck or stamped on your back? It happens. Perhaps you’ll recognize one or more of these “quittin’ time” indicators:

- **Declining passion.** Do you remember how excited you were to start hustling? No? That was probably waaaaaaay before your hobby or specialty took a hit from marketing, accounting, invoicing, shipping, outsourcing, and customer service responsibilities. If the Enthusiasm Train left town without you, that’s a

sign. And if you have zero desire to even hunt down your passion, that's a billboard.

- **Lack of growth or progress.** When cash flow is tight, your role is more “firefighter” than “firestarter,” customers pay late or simply disappear, you're losing growth. And in business mantra: You must grow or die. That's at least a bumper sticker.
- **Overwhelming stress.** If you find yourself sobbing in your car between gigs, you're stressed. You may be constantly angry, anxious, worried, or depressed. Racing thoughts, a sense of dread, and a sudden inability—even *unwillingness*—to have fun are all signs of mental tension. Not one of these emotions are helpful or useful. Insert emoji.

If any part of these signs hit home with you, take a pause. It's important to regularly give your life a hard look, listen to your gut, and recognize when it's time to make a change.

Evaluate the Pros and Cons

Before you make any life-changing decisions—I'm lookin' at you, armadillo back tat!—it's important to weigh the benefits and drawbacks. Consider these aspects of continuing one or more of your side hustles, versus quitting:

Financial stability.

There's a reason Dave Ramsey is incredibly successful with the concept of “financial peace.” When you're living pay-

check-to-paycheck, worried any unexpected expense will ruin you, it's a constant state of emotional uproar. More income, better cashflow, and a robust cash-stash are the top reasons for launching a side hustle. But what does it cost you to continue that hustle?

Financial PROS:

- **Build your credit score.** Paying bills on time and paying down credit balances to negligible amounts improve your score. And as your credit score goes up, your interest rates for vehicles, homes, and property go down. Just a 3% difference on a \$250,000 house loan is \$7,500 *a year*. Imagine what you could do with \$7,500 this year alone.
- **Increase your savings.** More savings = more security. Whether it's emergency savings—an unexpected ride to the ER, damage from a burst water pipe, auto repairs, sudden housing changes—or savings for exciting big-ticket items, money in the bank to meet those needs is life-changing.
- **Achieve/maintain independence.** If you're ready to move out of your childhood home, desperate to leave a troubling situation, or simply hankering to indulge in more hobbies, money can provide calm, control, peace of mind, security, and possibility.
- **Explore personal growth.** Extra income allows you to take the Conversational French course and overseas trip you've dreamed of for years. Or maybe paying a personal trainer will get you into the physical shape you've always admired. Classes,

coaches, and new experiences are excellent for mental, physical and emotional growth.

Financial CONS:

- **Hemorrhaging cash.** In most business start-ups, you'll need to spend money before you make money. If your side-hustle *costs* exceed your *gains*, that's not profit. It's loss. The only way a business can survive consistent losses is when a partner (in life and/or business) makes good money and pays the bills whilst you launch your hustle. But that's unsustainable—both personally and professionally.
- **Unstable cashflow.** Months of positive cashflow are exhilarating. Months of negative cashflow cause stress. A combination flow creates a rollercoaster of highs and lows, which often lead to impulsive decisions—overstocking, underpricing, overspending, late payments. Although rollercoasters can be exhilarating, this type is terrifying.
- **Underpricing.** Many, many hustlers undervalue their time and expertise because they don't factor in direct and *indirect* costs—gas, insurance, bank charges, fees. When you underprice your product/service, you struggle to make your hustle pay off. And when you suddenly raise prices to your true value, you lose customers.
- **Service fees.** Apps and established platforms may do all the setup, marketing, and payroll work for

you, but they charge for those services—anywhere from 6.5% (Etsy) to 15% (Taskrabbit, DoorDash, eBay, Amazon), to 20% (Poshmark, Fiverr) on up to 25% (Uber, Lyft). Some charge a “processing” fee (\$15 @ thredUP). These fees cut into your paycheck and make you question whether your time and effort are truly worth the payout.

- **Income trap.** Once you become accustomed to “extra money,” you may find yourself spending more. And then you need to make more. And then you spend more. That “extra money” is now part of your true cost of living. Going back to only full-time corporate work is then financially unsustainable.
- **Expensive licensing/certifications.** You need a license to cut hair, sell real estate, and function as a “handyman” electrician, plumber, contractor, etc. And then you need to maintain those licenses through continuing education—which costs money. If your side income can’t recoup this type of continued investment, it’s a losing scenario.
- **Damage to full-time job.** If you’re arriving late, leaving early, using company resources, and/or sneaking off to take care of side-hustle business, your main source of income is in jeopardy. You never want to risk your main income—along with insurance, sick/vacation/personal days, and investment benefits—for a side hustle.



Personal fulfillment.

Without diving into the world of psychobabble, “fulfillment” essentially brings a sense of contentment. You feel like you’ve “arrived,” you’re finally happy, you go, “ahhhhhh.” Counting on the side-hustle world to complete you is noble, but can be tricky...even disappointing. Let’s explore.

Personal PROS:

- **Meaning.** Perhaps your side gig involves working at animal shelters. Finding homes for abandoned pets is particularly meaningful to you, and your heartstrings go *twang* every time you wave pets off to a new home. It’s a beautiful thing.
- **Impact.** You know your side hustle at the suicide hotline matters. You’ve saved lives just by answering the phone. It’s hard work, and weighty, but extraordinarily effective.
- **Value.** Your side gig gets you closer every day to a house downpayment, travel to your ancestors’ homeland, or school tuition. The prize is within reach. You can taste it!

Personal CONS:

- **Addiction.** A gig in pursuit of a goal—even a worthy goal—can develop into obsession. Your preoccupation of achieve, achieve, ACHIEVE is not uplifting. Think of bodybuilders who adopt crazy diets and inject themselves with illegal drugs to

reach physical perfection. Any addiction of any kind is unhealthy. Yes—even in the pursuit of happiness.

- **Disrespect.** When you meet a social invitation or family responsibility or previous commitment with, “No! I’m working! I have a goal!” ...that’s impolite on the soft end and runs straight toward asinine. No one needs to “get” you to put up with contempt. It’s undeserved.
- **Isolation.** People may not understand or even be interested in your pursuit of the “new you.” And when those responses don’t align with your side hustle, you start shutting out friends, co-workers, and family. “I guess it’s just me now,” you tell yourself as you plow on toward fulfillment. That sounds lonely to me...and it should to you.
- **Altered character.** The pursuit of fulfillment despite negative consequences for yourself and others is incredibly selfish. And it sounds an awful lot like greed. A side hustle that makes money, but ruins your reputation in the process, is never a win. If you go there, you’ll inevitably regret it.



Time commitment.

You get 24 finite hours every day to fill however you need or want to, but that’s it. You are not Dr. Who. You, sadly, cannot stretch time. So, how much time can you spare for a gig? Experienced hustlers suggest working 10 hours/week on a new venture, then ramping up to significantly more time as your excitement grows and the money pours in. But what if

your excitement *wanes*? And the money just dribbles in? Is that time wasted?

Time PROS:

- **Weekday free time.** If you have 30 minutes to watch TV, you have 30 minutes to hustle. Could you knock out some phone work during your daily three-mile walk? Squeeze in some marketing during your lunch break? Work on financials during your commute? Sure you can.
- **Weekend free time.** If you have the kind of corporate job ending 5:00 PM Friday, your weekend should be wiiiiiiiide open. That's when you hustle. And for driving gigs (Uber, Lyft), weekends are when you collect your highest rates—particularly if you live near a destination town for tourists.
- **Routine.** Book that gig time the same way you book your workouts. Or coffee breaks. Or mealtimes. If it's on the schedule in a limited timeframe, you'll knock it out, check it off, and high-five yourself (mentally, not physically...that just looks weird).

Time CONS:

- **Management.** This is the #1 stress in side hustles for a single reason: multi-tasking. If you don't believe me, try heading to the bathroom *without your smart phone*. Multi-tasking encourages distractions, procrastination, poor prioritization,

and fragmentation. It's a time thief. If you cannot completely focus on one gig task for a scheduled timeframe, you're wasting valuable time.

- **Absence.** Every hour you spend hustling is an hour borrowed from somewhere else in your life—whether it's sleep, leisure, or connecting with family and friends. Suddenly—or maybe even gradually—you lose focus on what you SAY matters most. Absence is the proof of your priorities.
- **Opportunity.** Could you be doing something *better* with your free time? Sure, you'd lose \$100 the Saturday you didn't deliver food. But could you take the FREE class your employer keeps offering to increase your skillset and value? Could that library seminar on food allergies save you medication costs? Opportunity is fleeting. It will eventually stop knocking and move on to the next door, if you let it.

To download your
FREE Stick-With-It Pros/Cons Worksheet,
scan this QR Code:



Once you thoughtfully weigh the pros/cons of pursuing vs. quitting a gig, you're in a much better position to make decisions aligning with your goals and values. And if you do decide to quit, you'll benefit from a little support.



Seek Support and Guidance

Collaboration isn't just for success...it also benefits closure. Do a little online research about support group options, and you'll be enlightened. There's no shame in asking for support and guidance when you decide to shut down a part of your life you hoped would be, you know, life-changing.

I made that move when I was in a tough spot with a three-book contract. I'd researched—overseas, on my own dime—and finished several chapters of the final book in the series when I realized I didn't have enough material for a 50,000-word manuscript. The publisher insisted I push on. But this was a biography in historical-fiction form—a fauxography, as I liked to call it. The facts are critical and they can't be “padded,” even though the settings, weather, conversations and other details are. The publisher said, “Finish it.” My agent said, “Finish it.” My publicist said, “You're in a tough spot.” The submission deadline was closing in on me, and I did the only thing I could think of doing: Call another author.

I'd met this guy via a writer's group. I didn't really know him, but he seemed knowledgeable and pragmatic. I explained the situation, he asked a few questions, then said without hesitation, “Break the contract.” I was speechless. Clocks ticked. Somewhere in the distance, a dog barked. “Break the contract?!” I nearly shouted. “I can't do that! It'll ruin my reputation!” He took a breath and said, “Authors do it all the time. Publishers expect it. They're asking you for something you can't deliver. They're not supporting you at all. Break the contract.”

I pondered this for a hot minute, then asked, “How?” That kind, decisive author walked me through the best resignation letter I’d ever written. I wasn’t angry. I wasn’t petulant. I was factual, business-like and authentic. And when I emailed the letter, I felt a heavy load lift off my shoulders.

That’s what support should do for you: Help you unload.

Quitting a side hustle can be daunting. But with fresh perspectives and advice, you can gain the kind of insight and clarity eluding you on your own. Find a trusted friend, family member, mentor or casual acquaintance to help you move on. And possibly up.

Transition and Move Forward

Decision in hand, it’s time to plan a graceful exit. Unless you’re working off an app—where you can simply suspend or delete your profile and be done—you’ll need an actual plan. A plan helps you set dates, define tasks, and stay on track...so you can get back to enjoying the present and exploring new opportunities.

The plan:

- **Review finances.** You need to know *exactly* how much of a hit your budget will take when side-hustle income dries up. A negative bank balance is not the kind of surprise that makes you giggle. If you were bolstering basic household expenses, how will you replace that income? If you only wanted “fun

money,” your entertainment options may shrink. If you hustled for a long-term goal, you’ll need to put it on hold until you find another solution.

- **Notify clients/customers.** You’re basically “giving notice.” When you do that, you give your clients enough time to amicably replace you whilst leaving open the door to reconnect in future side-hustles. You may also need these customers for positive testimonials.
- **Make referrals.** Prepare a written list of other tutors, pet-sitters, cleaners, handymen, accountants, crafters, etc. you trust to replace you. Your clients will be delighted with your forethought. If you don’t know anyone to refer, just be honest about it.
- **Tie up loose ends.** Confirm final details in writing (email documentation), cash the check from the final invoice, and thank clients for hiring you. You want a clean getaway, not “...and one more thing...” tying you down.

The future:

- **Rest.** Until you quit, you may not understand how tired you were. You know why people don’t juggle multiple jobs, timelines and workplaces? Because it’s exhausting! If you’re a wildly successful juggler, it’s worth the fatigue. If not, a nap is calling you.
- **Explore.** After you’ve taken a well-deserved break, stay open to new opportunities—classes, peer groups, lateral corporate moves. Change can be good. Embrace it.

To download your FREE **Transition Worksheet**,
scan this QR Code:



Think about your “next.”

As you now know, side-hustling is my full-time job. For more than 20 years, I’ve pieced together my income with six hustles of various time commitments and pricing structures. But my main hustle has always been teaching piano in students’ homes. It has never been my dream job, but it pays very well, I excel at it, and some of my clients have become dear, dear friends.

When I reached the zenith of 28-30 students, five days/week, in 20 different homes, I became that side-hustler sobbing in my car between appointments. The constant traffic issues and teaching stresses were unsustainable. I wanted desperately to quit. I took a hard look at my finances and knew the only way I could survive was to either (1) return to corporate work, or (2) increase income from other gigs. It was a sobering evaluation. A book contract came along about then and helped me reduce gig teaching whilst increasing gig writing.

I’ve tested and re-tested the corporate environment several times—still maintaining all six side-hustles (at reduced fre-

quency)—and always find quitting the 8-5 invigorating. Each time, I learned to trust my instincts and embrace the journey. I have no regrets.

Nashville is a great town to fail in. But you fail “up” here... because someone is always in your corner asking, “What’s next?” Find your “next.” It doesn’t have to be a job—a class on Surviving the Zombie Apocalypse could be fun—but it does need to be interesting...maybe even inspiring.

And avoid tormenting yourself. Because as W.C. Fields reminds us: “If at first you don’t succeed, try, try again. Then quit. There’s no point in being a damn fool about it.”



When Reality Checks Bounce

As you prepare to launch your side hustle(s) and consider all the intricate details of finding your niche, developing marketing, managing your time, and handling necessary paperwork, I need to ask you a critical question:

How thick is your skin?

To really succeed in self-employment, your attitudinal skin should feel like well-worn leather. It should be strong, durable, practically impenetrable, slightly flexible, generally water-resistant, and versatile. But more than anything, your skin should not, CANNOT be thin. Here's why:

People can drive you bonkers.

Customers are often critical, easily upset, over-the-top, unreasonable, crazy, and dissatisfied no matter what you do. Think: Bridezilla...times 20. Those irrational customers are out there, ready to pounce, and often causing a ruckus at store checkouts. Once you encounter them mid-hustle—and you will—you'll want to quit.

Don't give them that satisfaction.

See, here's the great thing about self-employment: You're both the boss and employee. Once the side-hustle is complete, you never have to see, talk to or communicate with that client ever again. Never. Just block the call, hit the delete button, slap some conditioner on your leather skin, and move on.

Side hustles have amazing benefits in a world of exhilarating opportunities. Remember that when a customer doesn't want to pay you for those truffles you listed as "two-bite," but she "really found them closer to three."

Side hustles allow you to unleash your inner-creativity and explore fresh interests. Remember that when a client wants you to move all 10 trees you just planted 18 inches to the left.

Side hustles embrace flexibility and freedom, allowing you to work on your own terms, set your own schedule, and pursue your dreams. Remember that when a customer wants you to install six chandeliers, but *only* Tuesday or Thursday during the evening—and not until dinner is cleaned up!—with absolutely silent tools—so no power tools!—that will not *under any circumstances* wake the baby.

Side hustles boost fiscal independence, helping you achieve financial stability and reach your goals faster. Remember that when clients ask you to return three bottles of unopened wine they didn't use during their event or they'll "just deduct it from the final bill."

Side hustles help you develop new skills and enhance existing ones, opening doors to new opportunities and personal growth. Remember that when a customer interrupts the voice lesson to ask when her daughter will be ready to record her debut album...but you know that child will never get beyond a passable Do-Re-Mi.

Difficult customers are the reason I no longer work weddings, teach defiant children, provide drop-off-only catering, or edit books for irrational writers. Those kinds of experiences hammered away at my skin, tested my resolve and, therefore, are no longer worth my time.

BUT...people can also be kind and lovely.

Some of my dearest friends were clients first. I was in their homes every week, laughing with them, celebrating milestones, exchanging life stories. When the gig ended, we continued interacting...just in different ways. Piano students left for college, gardening and catering clients moved, and some of my favorite pups crossed over the Rainbow Bridge. But I still get calls to share memories and laugh over coffee, lunch, or dinner. I cherish that.

So set up your hustle to focus on the benefits: extra income, passion projects, new options, personal growth, flexibility,

change. Shape your future to look like YOU want it to look. Then screenprint it on a T-shirt—well hello, side gig!—and get ready to tell the world:

It's not a hobby. It's a paycheck.

**Get even more motivation
to start your Side Hustle!**

**Join Christine's Online Course
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Biography



Christine Schaub is the host of the Telly Award-winning “Come On Over” web series about all things hospitality, with an emphasis on gardening, home décor, and no-fail recipes.

Schaub is also the author of the critically-acclaimed “Music of the Heart” historical fiction novels, as well as the co-author of the #1 Amazon bestselling memoir of Hall of Fame vocalist, Larnelle Harris. She’s edited non-fiction memoirs for speakers/singers, and fiction for budding writers.

In the corporate world, Schaub was a former press secretary for a U.S. Congressman with more than 15 years in corporate communications for healthcare, pharmaceutical, real estate, and entertainment companies. She’s an award-winning, featured conference speaker on working with at-risk youth, and has performed in numerous stage productions as an actress, singer, and pianist.

Schaub graduated from Anderson University with a degree in Mass Communications. She makes her home in Nashville, TN where wildly creative and risk-taking entrepreneurs thrive.

For more information on the author and her work, please see <https://www.comeonovershow.com/>.

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