



FREE CHECKLIST FROM INSIGHTHIVE

Side Hustle Starter Checklist

Pick the right side hustle for your time, skills and budget, then take your first real steps this week.

"I've worked 4:30 a.m. to 6:30 p.m. for years. If a side hustle can't fit around a full-time job and a family, it isn't realistic. This checklist is how I'd start." — Keith

Step 1: Be honest about your starting point

Time

- ☐ I can give ___ hours a week, realistically
- ☐ My best time slot: early morning / evenings / weekends
- ☐ My family is on board with that time

Skills & budget

- ☐ 3 things people already ask me for help with: _____
- ☐ Startup budget I can afford to lose: \$___
- ☐ Do I need money soon, or can I build slowly?

Step 2: Match a hustle to your answers

If you...	Consider	Speed	Startup cost
Need income soon	Virtual assistant, freelance writing or editing, local services, social media help for small businesses	Fastest. Paid per job	Low
Like buying and selling	Reselling (thrift, clearance, garage sales)	Fast	Low–medium (inventory)
Can build slowly	Blog with affiliate links, faceless YouTube, printables and templates	Slow (months)	Low
Have a strong skill	Consulting, tutoring, bookkeeping, design	Medium	Low

Tip: Pick **one** to start. Most people stall by trying three at once.

Step 3: Your first-week checklist

- ☐ Choose one idea and write it down
- ☐ Find 3 people already doing it and note what they charge or sell
- ☐ Set up a free business email and a simple income and expense tracker
- ☐ Make 1–2 samples (a writing sample, a listing or a mock-up)

- ☐ Tell 5 people what you're offering, or post your first listing
- ☐ Block your side-hustle hours on the calendar
- ☐ Check your employment contract for conflict-of-interest or moonlighting rules
- ☐ Track every hour and dollar from day one

Step 4: Money and paperwork basics

- ☐ Keep side-hustle money separate. A separate checking account makes taxes far easier.
- ☐ Save receipts for supplies, software and mileage. Many costs may be deductible.
- ☐ In the US, you generally owe self-employment tax once net earnings reach **\$400** in a year. Set aside a portion of what you earn for taxes.
- ☐ Check whether your city or state requires a business license for your hustle.
- ☐ When in doubt, ask a tax professional. It's often cheaper than fixing mistakes later.

Step 5: Spot the red flags

- ☐ "Guaranteed" income, or screenshots of earnings with no explanation
 - ☐ Paying for a "system," "secret" or "done-for-you business" before you learn anything
 - ☐ Pressure to buy now, countdown timers, or upsells after you pay
 - ☐ Income that depends mainly on recruiting other people
 - ☐ Requests for your bank login, or for you to "reship" packages or move money
- If it sounds too easy, it usually is. The FTC's consumer guide to business opportunity scams is at consumer.ftc.gov.

Your 30-day mini plan

Week	Focus	Done
Week 1	Pick one idea, research it, set up email and a tracker, make samples	☐
Week 2	Put yourself out there: 5 pitches, listings or posts	☐
Week 3	Deliver your first job or sale, ask for feedback, improve your offer	☐
Week 4	Review hours, money in and money out. Keep going, adjust, or switch ideas?	☐

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Sources: IRS: Self-Employment Tax (Social Security and Medicare Taxes); FTC: Business Opportunity Scams (consumer.ftc.gov).

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