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Make Money Online · Book 5

Side Hustles for Beginners

Compare real side-income ideas, test one safely and fit it around your life

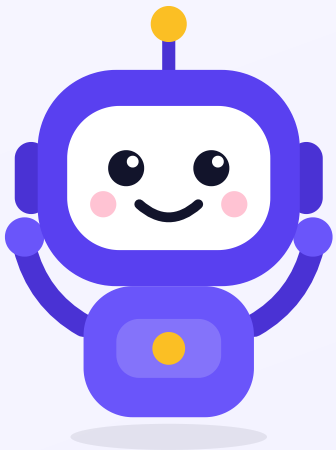
Total beginner · adults 18 and up

About 85 minutes

10 chapters with quizzes

Free

Last book of the series! Let's find a side hustle that fits your life — not one that takes it over.



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Side Hustles for Beginners

Compare real side-income ideas, test one safely and fit it around your life
Make Money Online, Book 5 · First edition, November 2026

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What you will learn

- What a side hustle is, and how it differs from a job or a full business
- A menu of real side hustles — online and local — with their costs, time and risks
- How to choose one that fits your time, money, skills and energy
- How to test an idea cheaply and price it so you make a real profit
- How to run it legally in the Philippines (DTI, barangay, mayor's permit, BIR)
- How to protect your rest, avoid scams, and decide when to grow, switch or stop

This is **Book 5**, the last book of the **Make Money Online** series. Books 1–4 each covered one way to earn online. This book helps you **step back, compare** and choose the side hustle that fits **your** life — online or offline.

Our honest promise

A side hustle is extra **work**, not extra free money. Most start small, some don't work out, and all of them take time away from something else. This book helps you choose wisely, test cheaply and stop early if it's not working — so you don't lose money or health chasing "easy income".

Age rule

Registering a business, signing contracts and receiving payments are for adults. If you are under 18, read this with a parent and practice the planning and money math.

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The series in one table

Book	The way to earn	Big idea
1 · Freelancing Starter Guide	Sell your skills project by project	Skill → Proof → Pitch → Deliver → Get paid safely
2 · How to Become a Virtual Assistant	Support busy clients long-term	Reliable beats amazing
3 · Selling Digital Products	Make once, sell many times	Solve one small problem, beautifully
4 · Affiliate Marketing Basics	Recommend products you trust	Trust first, links second
5 · Side Hustles for Beginners	Choose and test what fits your life	Fit first, then grow

How to use this book

1. **Be honest about your life**
   Your hours, your budget and your energy decide which side hustle will last.

2. **Test before you invest**
   Chapter 5 shows how to test an idea with a small, fixed budget.

3. **Do the quiz and the task**
   Every chapter ends with key takeaways, 3 quiz questions with answers, and a practice task.

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WHAT'S NEXT Your Next Learning Path

EXTRA Free ToolsKo Tools for This Book

EXTRA Words to Know (Glossary)

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CHAPTER 1

Why Side Hustles Matter

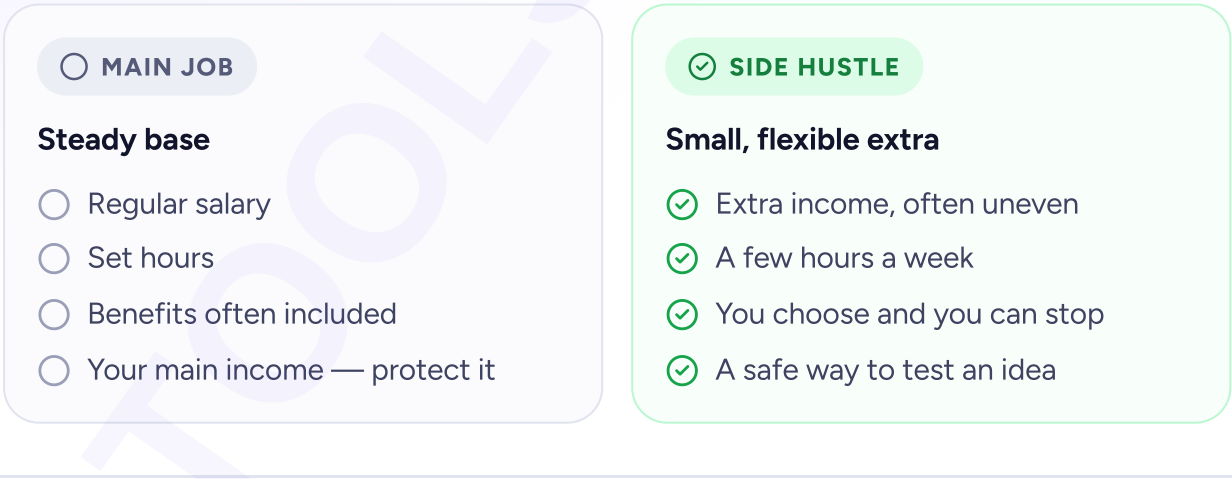
A side hustle is a small way to earn extra money outside your main job or studies — on your own terms.

Maybe you want to pay off a debt faster, build an emergency fund, save for school, or test a business idea before quitting your job. A side hustle lets you try — without risking your main income.

New word: side hustle

A **side hustle** is extra work you do for money besides your main job or studies — like selling baked goods on weekends, tutoring two evenings a week, or freelancing at night. It's usually small, flexible and started by one person.

PICTURE 1 **Main job vs side hustle**



A side hustle adds to your main income; it doesn't replace it — at least not at first.

Good reasons to start one

- **A clear money goal:** emergency fund, debt, tuition, a family need.

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- **Learning a skill:** try freelancing or selling before going bigger.
- **Testing a business idea:** find out if people will pay — cheaply.
- **A safety net:** another small income if work hours change.

The honest truth

PICTURE 2 **Myth vs truth**

MYTH

What some ads say

- "Quit your job in 30 days!"
- "Buy this ₱15,000 package and earn daily"
- "Work 1 hour, earn ₱5,000"
- "Everyone is getting rich from this"

TRUTH

What really happens

- Most side hustles grow slowly
- Start with a small, fixed budget — or none
- Real profit = sales minus costs and time
- What works for others may not fit your life

Be most careful with offers that ask for money upfront and promise fast, big results.

The big idea of this book

Fit first, then grow. The best side hustle isn't the one that earns most for someone else — it's the one that fits **your** time, money, skills and energy, so you can keep doing it.

A real-world example

Nena works as a cashier from Monday to Friday. She loves baking but had only ₱1,500 to spare. Instead of buying an oven, she baked 2 dozen ube cheese pandesal in her small oven every Saturday and took pre-orders from neighbors and co-workers. After 6 weeks of steady orders, she knew her price, her costs and her customers — and only then bought a bigger tray.

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QUICK RECAP

A side hustle is small, flexible extra work for money. It's a safe way to reach a goal or test an idea — if it fits your life and you start small.

TRY IT NOW

Write your money goal

1. Write why you want a side hustle (one clear goal).
2. Write how much extra per month would help (be realistic).
3. Write how many hours per week you can honestly give.

Key takeaways

- A side hustle adds income; it doesn't replace your main job at first.
- Good reasons: a money goal, a skill, testing an idea, a safety net.
- Be careful with upfront fees and big, fast promises.
- The big idea: fit first, then grow.

Quiz: 3 quick questions

1. What is a side hustle?

A Your main full-time job
B Extra work for money besides your main job or studies
C A government program

2. An ad says "Buy this ₱15,000 package and earn daily!" What should you think?

A Buy it fast
B Be very careful — upfront payments with big promises are a warning sign
C Borrow money to buy it

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3. What is the big idea of this book?

A Earn the most possible

B Fit first, then grow

C Quit your job quickly

Answers

1. **B. Extra work for money besides your main job or studies** — It's small, flexible extra income on your own terms.
2. **B. Be very careful — upfront payments with big promises are a warning sign** — Real side hustles rarely need a big "package" to start.
3. **B. Fit first, then grow** — A side hustle you can keep doing beats one that burns you out.

PRACTICE TASK

Your side-hustle goal

Write a goal like: "Earn ₱3,000 extra per month within 3 months, working 6 hours a week, without hurting my job or rest." Put it where you'll see it.

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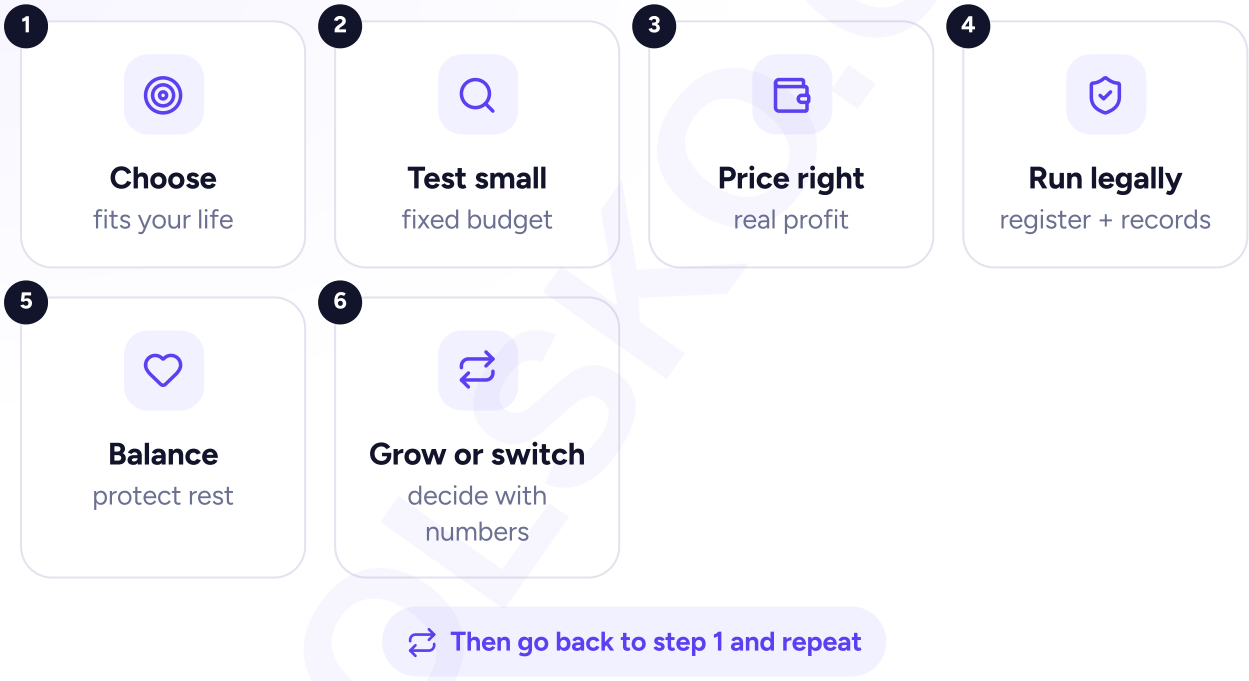
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CHAPTER 2

Beginner Basics: Profit, Time and the Side-Hustle Loop

Before you choose, learn the money words — and the simple loop that every successful side hustle follows.

PICTURE 3 The side-hustle loop



Each round teaches you something. Numbers — not feelings — decide whether to grow, change or stop.

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Money words you will use

Word	What it means	Example
Revenue (sales)	All the money customers pay you	20 boxes × ₱150 = ₱3,000
Costs	Money you spend to make or deliver	Ingredients, boxes, fees, delivery
Profit	Revenue minus costs	₱3,000 − ₱1,800 = ₱1,200
Profit margin	Profit as a share of revenue	₱1,200 ÷ ₱3,000 = 40%
Startup cost	Money needed before your first sale	A ₱500 batch of supplies
Break-even	When total profit pays back your startup cost	After 3 weekends
True hourly earnings	Profit divided by all the hours you spent	₱1,200 ÷ 8 hours = ₱150 per hour
Mixed-income earner	Someone with a salary AND business income	An employee who also sells online

New word: true hourly earnings

Many side hustles look profitable until you count **all** your time — shopping, making, packing, messaging, delivering. **True hourly earnings = profit ÷ all hours.** If it's very low, change the price, the process or the hustle.

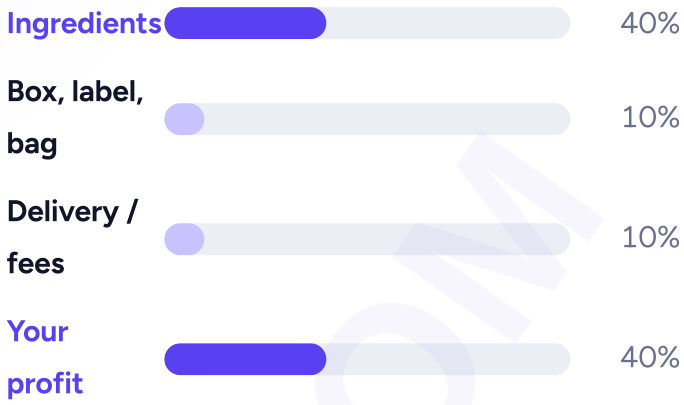
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PICTURE 4 **Where a ₱150 sale can go**

EXAMPLE: ONE ₱150 BOX OF PASTRIES

A ₱150 sale



An example, not a rule. Your numbers will differ — and you must still divide profit by your hours.

Revenue is not profit

"I sold ₱10,000 this month!" sounds great — but if costs were ₱9,000 and it took 40 hours, you earned ₱1,000, or ₱25 per hour. Always look at profit and true hourly earnings.

QUICK RECAP

The loop: Choose → Test small → Price right → Run legally → Balance → Grow or switch. Know revenue, costs, profit, margin, startup cost, break-even and true hourly earnings.

TRY IT NOW

Practice the math

1. Revenue ₱4,000, costs ₱2,600. What is the profit?
2. It took 10 hours. What are the true hourly earnings?
3. Startup cost was ₱1,400. How many weeks like this to break even?

Key takeaways

- Profit = revenue − costs.

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- True hourly earnings = profit ÷ all hours.
- Break-even = when profit pays back your startup cost.
- Let numbers decide whether to grow, change or stop.

Quiz: 3 quick questions

1. Revenue ₱5,000, costs ₱3,500. What is the profit?

A ₱1,500
B ₱8,500
C ₱5,000

2. Profit ₱1,500 took 15 hours. True hourly earnings?

A ₱100 per hour
B ₱1,500 per hour
C ₱15 per hour

3. Why is "I sold ₱10,000!" not enough information?

A It doesn't show costs or time
B It's always a lie
C Sales don't matter

Answers

1. **A. ₱1,500** — ₱5,000 − ₱3,500 = ₱1,500.
2. **A. ₱100 per hour** — ₱1,500 ÷ 15 = ₱100.
3. **A. It doesn't show costs or time** — You need profit and hours to know if it's worth it.

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PRACTICE TASK

Your money sheet

Make a sheet with columns: date, what you sold, revenue, costs, profit, hours. You will use it during your test in Chapter 5. The free ToolsKo Profit Margin and Break-Even Calculators can check your math.

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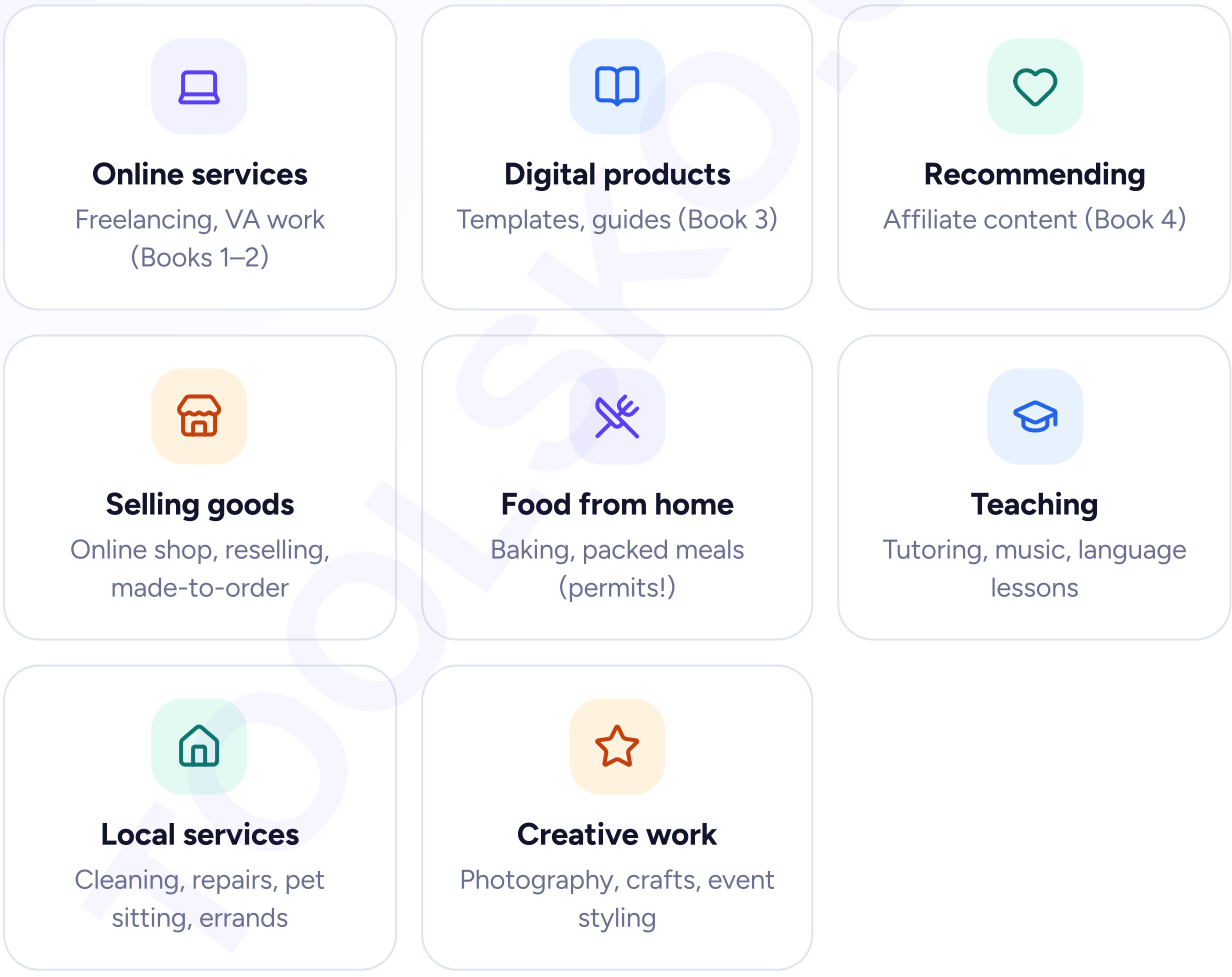
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CHAPTER 3 · LESSON 1

The Side-Hustle Menu: Real Ideas, Compared

There are hundreds of side hustles. Most fit into a few families. Let's compare them honestly.

PICTURE 5 **Eight families of side hustles**



Online families can reach customers anywhere; local families often find customers faster nearby.

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How they compare

Family	Startup cost	Time to first peso	Main risk
Online services	Very low	Weeks to months	Slow start; scams
Digital products	Very low	Weeks to months	Nobody finds it
Affiliate content	Very low	Months	Small commissions; trust
Selling goods	Low to medium (stock)	Days to weeks	Unsold stock; fees; returns
Food from home	Low to medium	Days	Food safety; permits; spoilage
Teaching	Very low	Days to weeks	Schedule clashes
Local services	Low (tools)	Days	Safety; reliability
Creative work	Medium (equipment)	Weeks	Gear cost; uneven demand

Fast vs scalable

Local services and food usually bring the **first peso faster**. Online services and products usually take longer but can **reach more people**. Many people start with a fast local hustle, then add an online one.

A word about gig apps

Delivery and ride apps let you earn on your own schedule, but read the app's rules, count fuel, maintenance and phone costs, and protect your safety — tired driving is dangerous. Calculate your true hourly earnings after all costs.

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Skip these

Avoid “side hustles” that require buying a big package, recruiting others to earn, depositing money to unlock tasks, or promoting investments with “guaranteed returns”. Books 1 and 4 explain why.

Use AI to brainstorm

Ask an AI chatbot: “I have [hours] per week, ₱[budget], and I’m good at [skills]. Suggest 10 side hustles in the Philippines, with startup cost and main risk for each.” Then check each idea against the table above — and your own life.

QUICK RECAP

Side hustles fall into eight families: online services, digital products, affiliate content, selling goods, food, teaching, local services and creative work. Compare startup cost, time to first peso and risk — and skip “package” and recruiting schemes.

TRY IT NOW

Shortlist five ideas

1. From the families, write 5 side hustle ideas that interest you.
2. For each, write the startup cost, time to first peso and main risk.
3. Cross out any that need a big upfront payment.

Key takeaways

- Eight families: online services, products, affiliate, goods, food, teaching, local services, creative.
- Local/food hustles: faster first peso. Online: slower but wider reach.
- Count all costs for gig apps — and stay safe.
- Skip packages, recruiting and “deposit to unlock” offers.

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Quiz: 3 quick questions

1. Which family usually brings the first peso fastest?

- A Affiliate content
- B Local services and food
- C Digital products

2. What is a main risk of selling goods?

- A Unsold stock and returns
- B Too much free time
- C No risk at all

3. A "side hustle" requires you to recruit 5 people to earn. What is it likely?

- A A normal job
- B A pyramid-style scheme to avoid
- C A government program

Answers

1. **B. Local services and food** — Nearby customers can buy right away.
2. **A. Unsold stock and returns** — Buying stock means money is tied up until it sells.
3. **B. A pyramid-style scheme to avoid** — Earning from recruiting is a classic pyramid sign.

PRACTICE TASK

Your shortlist

Pick your top 3 ideas from the menu. For each, write one sentence on why it fits you and one sentence on what worries you. You'll score them in the next chapter.

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CHAPTER 4 · LESSON 2

Choose the Side Hustle That Fits Your Life

The right side hustle matches four things: your time, your money, your skills and your energy.

PICTURE 6 **The fit test: T-M-S-E**



Score each idea from 1 to 5 on Time, Money, Skills and Energy. The highest total usually wins.

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Score your shortlist

Idea	Time	Money	Skills	Energy	Total
Weekend baking (pre-orders)	4	4	4	5	17
Evening online tutoring	3	5	5	3	16
Reselling clothes online	3	2	3	3	11

Example scores. Use your own honest numbers.

The life check

1. **Read your employment contract**
   Some employers have rules about outside work, conflicts of interest or using company time, equipment or information. Follow them — and never use your employer's clients, files or time for your side hustle.

2. **Talk with your family**
   Your hustle may use the kitchen, the living room or family time. Agree on when and where.

3. **Protect your health**
   Keep enough sleep and at least one rest day. A side hustle that makes you sick costs more than it earns.

4. **Check the rules for that kind of work**
   Food, health, driving and some services have special permits or rules (Chapter 6).

Pick ONE to test first

Trying three side hustles at once usually means doing all three badly. Pick the one with the best fit score and test it properly. You can switch later.

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QUICK RECAP

Score each idea on Time, Money, Skills and Energy. Then do the life check: employment contract, family, health and special rules. Test one at a time.

TRY IT NOW

Score your top 3

1. Score your 3 ideas from 1 to 5 on T, M, S and E.
2. Add the totals.
3. Do the life check for the winner.

Key takeaways

- Fit test: Time, Money, Skills, Energy.
- Check your employment contract; never use employer time, clients or files.
- Agree with family; protect your sleep and rest day.
- Test one side hustle at a time.

Quiz: 3 quick questions

1. What does T-M-S-E stand for?

A. Time, Money, Skills, Energy
B. Tax, Marketing, Sales, Email
C. Today, Monday, Saturday, Evening

2. Is it OK to use your employer's client list for your side hustle?

A. Yes
B. No — never use your employer's clients, files or time
C. Only on weekends

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3. Why test only one side hustle at first?

A So you can do it properly and learn from real numbers

B Because two is illegal

C It doesn't matter

Answers

1. **A. Time, Money, Skills, Energy** — These four decide whether you can keep a side hustle going.
2. **B. No — never use your employer's clients, files or time** — It can break your contract and the law, and cost you your job.
3. **A. So you can do it properly and learn from real numbers** — Focus gives you clear results.

PRACTICE TASK

Your choice

Write your chosen side hustle, its T-M-S-E score, and your life-check notes (contract rules, family agreement, rest day). Then write the weekly hours you will give it.

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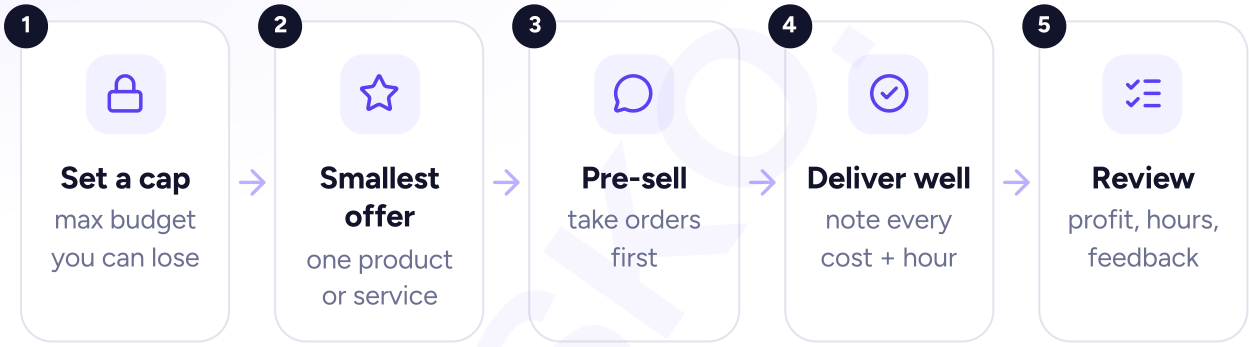
CHAPTER 5 · LESSON 3

Test It Small and Price It Right

Don’t bet your savings on a guess. Test with a small, fixed budget for two weeks — and let real customers tell you the truth.

The small test

PICTURE 7 **Test in five steps**



A test isn’t a failure if it doesn’t work. It’s cheap information.

- **Budget cap:** decide the most you can lose (for example ₱1,000–₱2,000). Don’t borrow for a test.
- **Smallest offer:** one flavor, one service, one product — not a full menu.
- **Pre-sell:** ask friends, neighbors or online followers to order before you buy supplies.
- **Record everything:** every peso and every hour, in your money sheet.

Price it right

1 **Cost per unit**

Add ingredients or materials, packaging, and a share of fees and delivery for one unit.

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2 **Add your time**

Decide a fair hourly target (for example ₱100–₱150 per hour to start) and add the time per unit.

3 **Check the market**

Look at similar products or services nearby or online. Are you far above or below?

4 **Set and test**

Set the price, sell, and watch: Are people buying? Is the profit worth your hours?

Item (per box)	Amount
Ingredients	₱55
Box, label, bag	₱15
Share of delivery/fees	₱10
Your time (20 min at ₱120/hour)	₱40
Total before profit for growth	₱120
Price you set	₱150 (₱30 extra for savings and growth)

Example pricing for a box of pastries. Use your real numbers.

New word: break-even

Break-even is the point where your profits have paid back your startup costs. If you spent ₱1,200 on a starter tray and supplies, and each weekend brings ₱400 profit, you break even after 3 weekends. After that, you're truly earning.

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Selling online?

Marketplace fees change your price. The free ToolsKo **Shopee vs Lazada vs TikTok Shop Fee Comparison** and **Online Selling Price Calculator** help you set a price that still leaves profit after fees.

QUICK RECAP

Test with a fixed budget you can afford to lose, the smallest offer and pre-orders. Price with cost per unit + your time + market check. Track break-even and true hourly earnings.

TRY IT NOW

Price one item

1. List every cost for one unit.
2. Add your time at a fair hourly target.
3. Compare with 3 similar products or services and set your price.

Key takeaways

- Set a budget cap; never borrow for a test.
- Smallest offer + pre-orders = low risk.
- Price = cost per unit + your time + room for growth, checked against the market.
- Know your break-even point.

Quiz: 3 quick questions

1. What is the safest way to start a test?

A Borrow ₱50,000 for equipment

B A small budget you can afford to lose and pre-orders

C Buy stock for a year

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2. Startup cost ₱1,200, profit ₱400 each weekend. When do you break even?

A After 3 weekends
B After 1 weekend
C Never

3. Why include your time in the price?

A Your time has value; otherwise you may be working for very little
B It's required by law
C It isn't needed

Answers

1. **B. A small budget you can afford to lose and pre-orders** — Small tests give real information without big losses.
2. **A. After 3 weekends** — ₱1,200 ÷ ₱400 = 3.
3. **A. Your time has value; otherwise you may be working for very little** — Ignoring time is the most common pricing mistake.

PRACTICE TASK

Plan your 2-week test

Write your test plan: budget cap, smallest offer, price, how you'll pre-sell, and how you'll record costs and hours. Show it to someone you trust and ask what they'd change.

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CHAPTER 6 · LESSON 4

Run It Legally and Simply (Philippines)

Once your test works and you plan to keep going, make it official. It sounds scary, but it's a list of steps — and it protects you.

Rules differ by place

Fees and requirements change and differ by city or municipality. Use this chapter as a map, then confirm with your LGU's **Business Permit and Licensing Office (BPLO)**, the **DTI**, the **BIR** and, for food, the **FDA**. This is general information, not legal or tax advice.

PICTURE 8 **The usual path for a sole proprietor**



A one-person business usually registers its name with the DTI, gets barangay and mayor's permits, then registers with the BIR.

1. Register your business name (DTI)

A sole proprietor registers a business name online through the DTI Business Name Registration System (BNRS). The fee depends on where you'll operate: **₱200 barangay, ₱500 city or municipality, ₱1,000 regional, ₱2,000 national**, plus a ₱30 documentary stamp tax. The registration is valid for **5 years**.

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2. Barangay clearance and mayor's permit

Every business needs a **mayor's (business) permit** from the city or municipality where it operates, and usually a **barangay clearance** first. Fees and documents vary by LGU. Selling food? You may also need a **sanitary permit** and health certificates.

3. Register with the BIR

- Register using **BIR Form 1901** (self-employed and mixed-income individuals) with your Revenue District Office or the BIR's online system.
- If you have a job **and** a side business, you are a **mixed-income earner**. Your salary is taxed as usual; your business income is reported separately.
- For the business part, you may choose the **8% tax on gross sales** (if eligible) or the graduated rates. For mixed-income earners, the 8% applies to gross sales **without** the ₱250,000 deduction that pure self-employed people get.
- File quarterly and annual returns (the annual return for mixed-income earners is **Form 1701**) and issue registered invoices for sales.

Get help with the numbers

The free ToolsKo **Freelancer Tax Calculator PH** compares the 8% option with graduated rates. For your exact case, ask your RDO or a licensed accountant — a one-time consultation can save you from costly mistakes.

4. Food from home? Check the FDA

The FDA requires a **License to Operate** for businesses that manufacture, repack or distribute processed or pre-packaged food, and products may need registration. Small home cooks selling fresh food locally should ask both their LGU and the FDA which rules apply before growing.

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5. Keep it simple and separate

Habit	Why it helps
A separate account or e-wallet for the hustle	You see real profit, not mixed household money
A simple money sheet	Sales, costs, profit and hours in one place
Keep every receipt (photos are fine)	Proof for taxes and for your pricing
Written agreements for bigger jobs	Clear price, dates and what's included
Set aside money for taxes	No panic at filing time



Not an official receipt

An acknowledgment receipt is useful proof between you and a customer, but it is **not** a BIR-registered invoice. Once registered, issue the invoices the BIR requires.

QUICK RECAP

Make it official once your test works: DTI business name, barangay clearance, mayor's permit, BIR registration (mixed-income rules), FDA and sanitary permits for food. Keep a separate account, records and receipts. Always confirm with your LGU and the agencies.

TRY IT NOW

Find your local rules

1. Search your city or municipality's BPLO page (or call them) and list the documents they need.
2. Look up the DTI BNRS fee for the scope you need.
3. Write which BIR forms apply to you and where your RDO is.

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Key takeaways

- Sole proprietors usually go DTI → barangay → mayor's permit → BIR.
- Job + side business = mixed-income earner; 8% option has no ₱250,000 deduction.
- Food may need sanitary permits and FDA licensing.
- Separate money, keep records, save for taxes — and confirm with your LGU.

Quiz: 3 quick questions

1. Where do you register a sole proprietor's business name?

A DTI (BNRS)
B SEC
C LTO

2. You have a job and sell cakes on weekends. What are you to the BIR?

A A mixed-income earner
B Not a taxpayer
C A corporation

3. Is an acknowledgment receipt the same as a BIR-registered invoice?

A Yes
B No — registered businesses must issue BIR-registered invoices
C Only for food

Answers

1. **A. DTI (BNRS)** — Sole proprietors register business names with the DTI; corporations go to the SEC.
2. **A. A mixed-income earner** — You earn both compensation and business income.
3. **B. No — registered businesses must issue BIR-registered invoices** — It is proof between parties, not a tax document.

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PRACTICE TASK

Your registration checklist

Make a checklist for your own city: each office, the documents they need, the fee and the date you'll go. Add a monthly reminder to update your money sheet and set aside tax money.

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CHAPTER 7 · LESSON 5

Balance, Stay Safe and Grow

A side hustle should add to your life, not take it over. Here's how to protect your time, avoid scams, and decide when to grow, switch or stop.

Protect your time and rest

1 **Block your hours**

Put fixed side-hustle hours in your calendar (for example, Tue and Thu 7–9 pm, Sat 8–12). Outside them, rest.

2 **Batch the work**

Do similar tasks together: all buying on one trip, all packing in one session, all messages at set times.

3 **Keep one full rest day**

Every week. Tired people make mistakes, get sick and quit.

4 **Use templates**

Saved replies for prices, ordering steps and delivery info save hours each week. AI can help draft them.

⚠ **Signs of burnout**

Always tired, snapping at family, mistakes at your main job, no time to eat properly, dreading the hustle. If you see these, cut hours or pause. Your health and your main job come first.

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Spot side-hustle scams

PICTURE 9 **Side-hustle traffic light**



Usually safe

You sell your own skill, product or service; customers pay you; you can start small with your own tools; the rules are written and clear.

Check carefully

Franchises and "reseller packages" (ask for real numbers, visit existing branches, read the contract); gig apps (read the terms, count all costs); anything asking for your ID or bank details.

Walk away

Pay a fee to get a job or "unlock" tasks; earn mainly by recruiting; "guaranteed" daily returns; "deposit to withdraw"; pressure to decide today.

In the Philippines, check the SEC website for advisories before joining anything that promises returns or pays for recruiting.

Grow, switch or stop? Let the numbers decide

What your numbers show	What to do
Steady orders, good profit, fair hourly earnings	Grow slowly: reinvest part of the profit
Many orders, low profit	Raise prices, cut costs or simplify the offer
Good profit, but you're exhausted	Fewer hours, higher prices, or batch more
Few orders after a fair test (4–8 weeks)	Change the offer or the customers — or switch
Losing money or health	Stop. That is a smart decision, not a failure

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New word: reinvest

To **reinvest** means using part of your profit to grow — a better tool, more stock, a small ad. A simple rule: pay yourself, set aside tax money, then reinvest a fixed share (for example 20–30%). Never reinvest money you need for bills.

PICTURE 10 **The growth ladder**



Climb one step at a time. Most problems come from jumping straight from "test" to "grow".

About quitting your job

Only think about it when your side income has been **steady for many months**, you have an **emergency fund**, and you've planned for things your job gave you (health insurance, SSS, Pag-IBIG, PhilHealth contributions). Many people happily keep both.

QUICK RECAP

Block your hours, batch tasks, keep a rest day and watch for burnout. Use the traffic light to avoid scams. Let your numbers decide whether to grow, fix, switch or stop — and climb the growth ladder one step at a time.

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TRY IT NOW

Plan your week

1. Write your fixed side-hustle hours in your calendar.
2. Choose your weekly rest day.
3. Write 3 saved replies you'll use with customers.

Key takeaways

- Fixed hours + batching + one rest day.
- Pause if you see burnout signs.
- Red flags: pay to work, recruit to earn, guaranteed returns, deposit to withdraw.
- Grow, fix, switch or stop — based on numbers.

Quiz: 3 quick questions

1. Which is a red flag?

A Customers pay you for a cake
B "Pay ₱3,000 to unlock tasks and earn daily"
C A written price list

2. Lots of orders, very little profit. What should you try first?

A Work more hours
B Raise prices, cut costs or simplify the offer
C Quit your job

3. When should you think about quitting your job for your side hustle?

A After the first good week
B After many months of steady income, with an emergency fund and benefits planned
C Never think about it

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Answers

1. **B. "Pay ₱3,000 to unlock tasks and earn daily"** — Paying to work or unlock tasks is a classic scam.
2. **B. Raise prices, cut costs or simplify the offer** — More volume at a loss only makes it worse.
3. **B. After many months of steady income, with an emergency fund and benefits planned** — Steady numbers and a safety net come first.

PRACTICE TASK

Your grow-or-stop rule

Write your own rule, for example: "After 6 weeks, if profit is below ₱1,500 a month or I lose sleep, I change the offer. After 10 weeks with no improvement, I switch." Rules made calmly beat decisions made tired.

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CHAPTER 8

Your 14-Day Side-Hustle Test Plan

Fourteen days, about one hour on weekdays and a few hours on the weekend. At the end, you'll have real numbers — not guesses.

This plan works for most side hustles: baking, tutoring, reselling, local services or online work. Adjust the tasks to fit yours.

PICTURE 11 **The 14-day side-hustle test**



Choose, price, pre-sell, deliver, review. Real customers tell you more than any plan.

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Day	Task	Done?
1	Write your goal: amount, hours per week, deadline.	☐
2	Shortlist 5 ideas from the menu. Cross out anything with a big upfront fee.	☐
3	Score your top 3 with T-M-S-E. Do the life check. Pick one.	☐
4	Design your smallest offer. Set your budget cap.	☐
5	Price it: cost per unit + your time + market check.	☐
6	Make a simple post or message with photo, price and how to order.	☐
7	Send it to 20 people you know (no spam) and take pre-orders.	☐
8	Buy only what you need for the orders. Record every peso.	☐
9	Deliver your first orders well. Record your hours.	☐
10	Ask each customer for one honest comment.	☐
11	Improve one thing (recipe, process, message or price).	☐
12	Deliver the next round. Ask happy customers to share.	☐
13	Calculate revenue, costs, profit, hours and true hourly earnings.	☐
14	Decide: grow, fix, switch or stop. Plan the next 4 weeks.	☐

Bonus exercises

1

Hour log

For one week, write every minute you spend on the hustle — including messaging. Most people are surprised.

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2 **Price check**

Find 5 sellers or service providers like you. Write their prices and what makes them different.

3 **Customer interview**

Ask 3 customers: Why did you buy? What would make you buy again? What would you change?

4 **Scam spotting**

Read 5 “earn from home” ads. Mark the green, yellow and red flags.

Few orders in your test?

That’s useful information, not failure. Change one thing — the offer, the price, the customers or how you reach them — and run another 2-week test. Or switch to your second-best idea.

QUICK RECAP

Days 1–3: goal, shortlist, fit score. Days 4–5: smallest offer and price. Days 6–7: pre-sell. Days 8–12: deliver and record. Days 13–14: calculate and decide.

TRY IT NOW

Start today

1. Copy the 14-day table into your notes.
2. Do Day 1 now.
3. Block your side-hustle hours in your calendar.

Key takeaways

- Pre-sell before you buy supplies.

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- Record every peso and every hour.
- Ask customers for honest comments.
- Decide with numbers on day 14.

Quiz: 3 quick questions

1. When should you buy supplies in the plan?

A Day 1, in bulk
B After pre-orders, only what you need
C Never

2. What do you calculate on day 13?

A Followers
B Revenue, costs, profit, hours and true hourly earnings
C Only revenue

3. Your test got only 2 orders. Best next step?

A Give up on side hustles forever
B Change one thing and test again, or switch ideas
C Borrow money to advertise

Answers

1. **B. After pre-orders, only what you need** — Pre-orders protect your budget.
2. **B. Revenue, costs, profit, hours and true hourly earnings** — Profit and hours tell you if it's worth continuing.
3. **B. Change one thing and test again, or switch ideas** — A small result is information to improve with.

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PRACTICE TASK

Complete the 14 days

Follow the plan and tick each box. On day 14, write your numbers, the best customer comment, one thing you'll change and your grow-fix-switch-stop decision.

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CHAPTER 9

Common Side-Hustle Mistakes (and Easy Fixes)

Most side hustles fail for a few simple reasons. Knowing them in advance saves you money, time and stress.

Check yourself honestly against this table. You only need to fix one or two to make a big difference.

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Mistake	Why it hurts	Easy fix
Copying what earns for others	It may not fit your life	T-M-S-E fit test
Spending big before testing	Money lost if nobody buys	Budget cap + pre-orders
Pricing without counting time	Busy but barely earning	Cost per unit + your time
Mixing hustle and household money	You can't see real profit	Separate account and money sheet
Doing three hustles at once	All done badly	Test one at a time
No rest day	Burnout, mistakes, quitting	Fixed hours + one rest day
Using employer time or clients	Can cost you your job	Follow your contract; keep it separate
Skipping permits and taxes	Penalties and stress later	Register once the test works
Ignoring food safety rules	Customers can get sick	Clean kitchen, labels, sanitary and FDA checks
Paying for "packages" or recruiting schemes	Money lost, legal risk	Traffic light: walk away from red

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PICTURE 12 **Rushed vs steady**

RUSHED HUSTLER

Fast start, fast burnout

- Buys a big package on day 1
- Prices by guessing
- Works every night, no rest
- Quits after a bad month

STEADY HUSTLER

Slow start, lasting income

- Tests with a small budget
- Prices with real costs and time
- Fixed hours and a rest day
- Improves with numbers

The steady hustler earns less in week 1 — and much more by month 6.

The sleep test

Before saying yes to more orders or more hours, ask: “Will I still sleep enough and do my main job well?” If not, raise your price or say “next week”.

QUICK RECAP

Common mistakes: copying others, spending before testing, ignoring your time, mixing money, too many hustles, no rest, using employer resources, skipping permits, ignoring food safety, and paying for schemes. Each has an easy fix.

TRY IT NOW

Audit your plan

1. Check your plan against the mistakes table.
2. Circle the 2 mistakes you’re most likely to make.
3. Write the fix for each one in your notes.

Key takeaways

- Fit test first; never copy blindly.

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- Test small; price with time; separate money.
- One hustle, fixed hours, one rest day.
- Follow your contract, permits, taxes and food rules; avoid schemes.

Quiz: 3 quick questions

1. What is the sleep test?

A Asking if you'll still sleep enough and do your main job well
B Sleeping on the decision for a year
C Selling sleeping pills

2. You sold a lot but don't know your profit. What's the likely mistake?

A Mixing hustle and household money
B Having a rest day
C Using a money sheet

3. Why not run three side hustles at once at the start?

A They're usually all done badly
B It is illegal
C There is no reason

Answers

1. **A. Asking if you'll still sleep enough and do your main job well** — Your health and main job come first.
2. **A. Mixing hustle and household money** — A separate account and money sheet show real profit.
3. **A. They're usually all done badly** — Focus gives clear results and better quality.

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PRACTICE TASK

Your side-hustle rules

Write 5 personal rules (for example, “I never borrow for a test”, “Saturday afternoon to Sunday is rest”, “I count my hours every week”). Pin them where you work.

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CHAPTER 10

Real-Life Examples: Side Hustles That Fit

These five example stories are based on common beginner paths (names are made up). Look for the habits, not the luck.

N

Nena, 33
Cashier and home baker, Marikina

THE PROBLEM

She wanted extra income but had only ₱1,500 and Saturdays free.

WHAT NENA TYPED

```
Pre-order for Saturday: ube cheese pandesal, ₱150 per box of 6.
Order by Thursday 8 pm. Pick-up or delivery within our barangay.
```

THE RESULT

Pre-orders meant no wasted batches. After 6 steady weeks she knew her costs and true hourly earnings, registered her business name and got her barangay clearance and mayor's permit before growing.

Lesson: Pre-sell first, then grow — and make it official once it works.

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Paolo, 27
Call center agent, Pasig

THE PROBLEM

He tried reselling gadgets and lost ₱8,000 on stock nobody bought.

WHAT PAOLO TYPED

```
Online English conversation practice for Grade 4–6 kids, ₱250 per
45-minute session. Tue and Thu, 4–6 pm (before my shift).
```

THE RESULT

Tutoring fit his skills and schedule, needed no stock, and earned more per hour than reselling ever did.

Lesson: The best hustle fits your skills and time — not what earns for others.

Grace, 41
Office worker and mom, Batangas

THE PROBLEM

She worked every night on crochet orders and started making mistakes at work.

WHAT GRACE TYPED

```
Thank you for your order! New orders are made Saturday mornings
only. Ready in 2 weeks. Custom colors +₱50.
```

THE RESULT

Fixed hours, a longer lead time and a small price increase gave her fewer but better orders — and her sleep back.

Lesson: Protect your rest; raise prices instead of hours.

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J

Jun, 30
Factory worker, Cavite

THE PROBLEM

A friend invited him to a "reseller package" for ₱12,000 that promised ₱2,000 a day if he recruited 3 people.

WHAT JUN TYPED

```
Where does the money come from if I don't sell any product to real customers? Is this registered with the SEC?
```

THE RESULT

No clear answers. He checked the SEC advisories, walked away, and started a ₱600 weekend car-wash service in his subdivision instead.

Lesson: Red flags — pay to join, recruit to earn, guaranteed income — mean walk away.

B

Bea, 25
Junior designer, Iloilo

THE PROBLEM

She wanted to freelance on the side but her contract had a rule about outside clients.

WHAT BEA TYPED

```
Hi HR, I'd like to take small personal design projects on weekends, never for competitors and never using company time or files. May I have written approval?
```

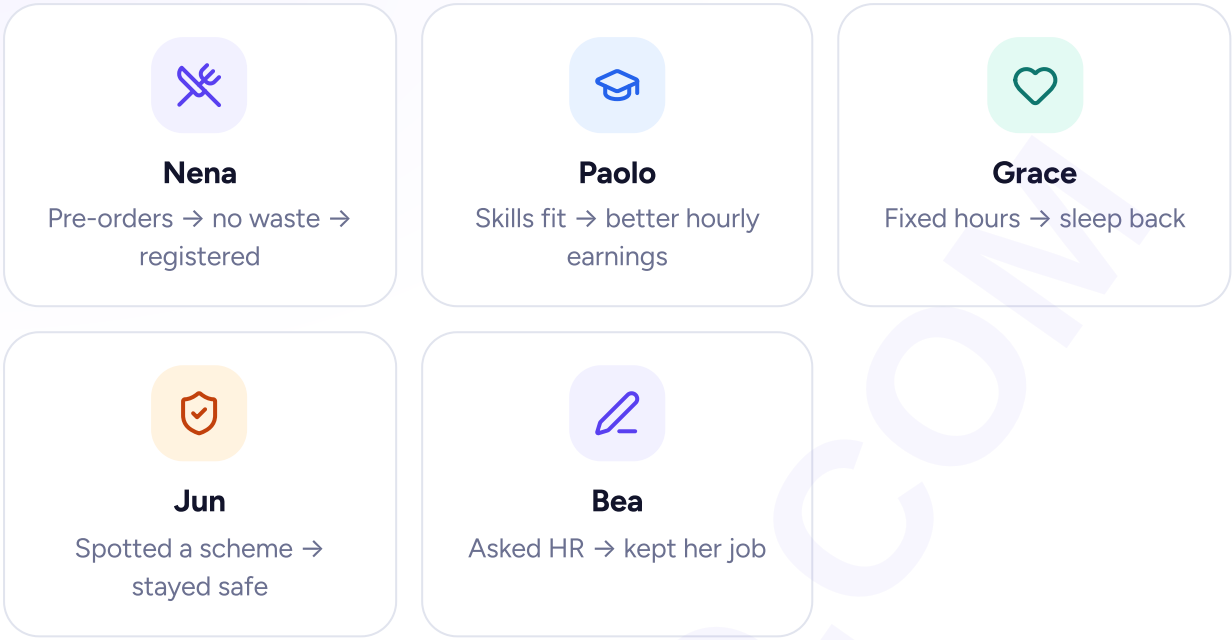
THE RESULT

HR approved in writing with clear limits. She freelanced on weekends, registered as a mixed-income earner, and kept her day job happy.

Lesson: Read your contract and ask — openness protects your main job.

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PICTURE 13 **Five side hustles, same habits**



All of them chose fit, tested small, protected their rest or job, and avoided schemes.

What these stories have in common

They chose what fit their lives, tested before spending, counted their time, protected their rest and their main job, and said no to schemes. Their income started small — and kept going.

QUICK RECAP

Successful side hustlers pre-sell, choose by fit, protect their rest, walk away from schemes and respect their employment contract.

TRY IT NOW

Your first offer

1. Write your smallest offer in one message, like the stories above.
2. Include the price, how to order and when it's available.
3. Send it to 5 people you trust and ask for honest feedback.

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Key takeaways

- Pre-orders protect your money.
- Fit beats copying others.
- Raise prices before raising hours.
- Read your contract; walk away from schemes.

Quiz: 3 quick questions

1. Why did Paolo do better tutoring than reselling?

A. It fit his skills and schedule and needed no stock
B. Tutoring is always more profitable
C. He got lucky

2. What did Grace change to get her sleep back?

A. Fixed hours, longer lead time and a small price increase
B. More orders every night
C. She quit her job

3. What made Jun suspicious of the reseller package?

A. Pay to join, recruit to earn and guaranteed income
B. The product color
C. It was too cheap

Answers

1. **A. It fit his skills and schedule and needed no stock** — Fit with skills, time and money is what made it work.
2. **A. Fixed hours, longer lead time and a small price increase** — Higher prices and fixed hours meant fewer, better orders.
3. **A. Pay to join, recruit to earn and guaranteed income** — Those are classic signs of a pyramid-style scheme.

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PRACTICE TASK

Your side-hustle story card

Write your own story card: who you are, your side hustle, your first offer message and the lesson you want to prove. Come back in 90 days and add your real numbers.

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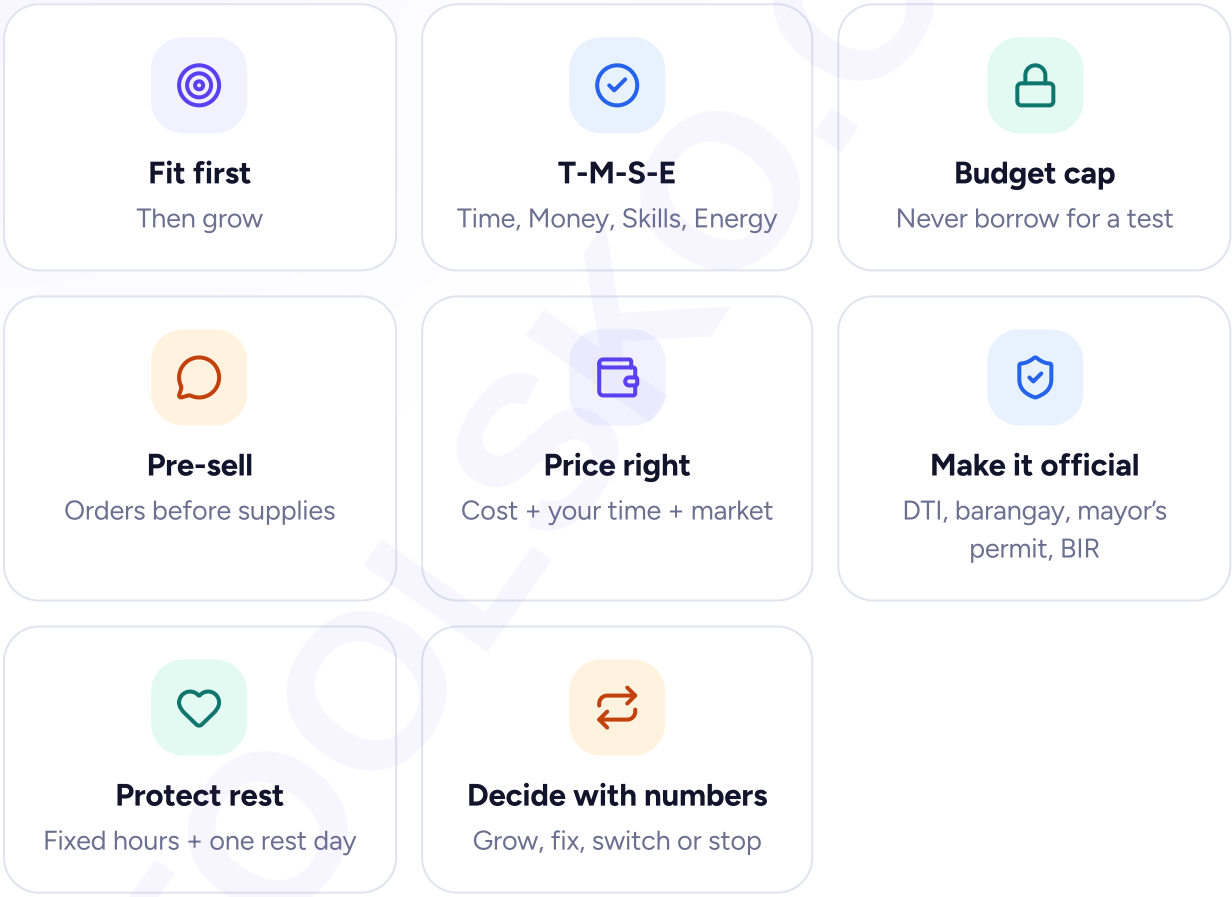
THE END

Quick Summary

Everything important, on one page.

The whole book on one page. Keep it close while you test and grow.

PICTURE 14 **Cheat sheet: side hustles in 8 cards**



Eight habits that help a side hustle last.

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Remember	In one line
The big rule	Fit first, then grow.
Before you spend	Budget cap + pre-orders.
Before you price	Count every cost and every hour.
Once it works	Register and keep records; confirm with your LGU.
Every week	Fixed hours, one rest day, update your money sheet.
Always	Walk away from pay-to-join, recruit-to-earn and guaranteed returns.

You are ready to start

You know how to compare side hustles, choose one that fits, test it cheaply, price it with real profit, run it legally and protect your life. Start small this week — and let your numbers guide you.

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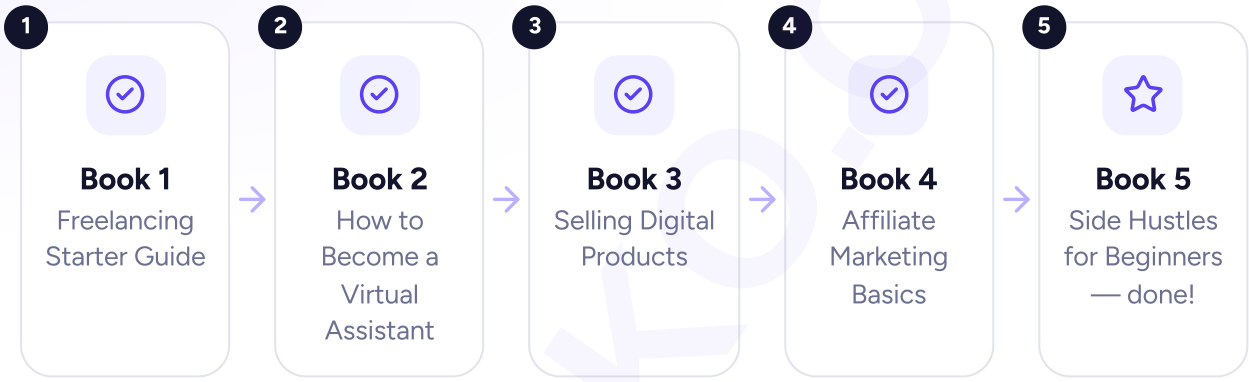
WHAT'S NEXT

Your Next Learning Path

You finished Book 5. Here is where to go from here.

This is **Book 5**, the last book of the **Make Money Online** series. You finished the whole path!

PICTURE 15 **Make Money Online: series complete**



Five books, five ways to earn — and one simple habit: start small, stay honest, decide with numbers.

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What to do next

Next step	Why
Finish the 14-day test plan	Real numbers beat any plan.
Go deeper with one book	If your hustle is online, reread Book 1, 2, 3 or 4 for that path.
Combine two paths later	For example, tutoring plus a digital worksheet pack (Book 3).
Use AI to save time	The AI for Beginners series shows how to draft messages, price lists and plans faster.
Review every 3 months	Check your goal, numbers, health and permits.

One last tip

Platforms, apps and trends will change. These habits won't: fit your life, test small, count your time, stay honest and protect your rest.

Free ToolsKo tools for this book

Put what you learned to work. These tools are free on toolsko.com, need no sign-up, and most work right in your browser.

Profit Margin Calculator
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Markup Calculator
Find a selling price from your cost and target markup.
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Break-Even Calculator
See how many sales you need to cover your costs.
toolsko.com/break-even-calculator

Online Selling Price Calculator
Set a price that still leaves profit after Shopee, Lazada or TikTok Shop fees.
toolsko.com/online-selling-price-calculator

Shopee vs Lazada vs TikTok Shop Fee Comparison
Compare marketplace fees before choosing where to sell.
toolsko.com/marketplace-fee-comparison-calculator

Freelancer Tax Calculator PH
Compare the 8% option and graduated rates for your business income.
toolsko.com/freelancer-tax-calculator

Acknowledgment Receipt
Simple proof of payment or deposits (not a BIR invoice).
toolsko.com/acknowledgment-receipt-generator

Invoice Generator
Send clear bills for services or bigger orders.
toolsko.com/invoice-generator

Savings Goal Calculator
Plan how fast your side income reaches your money goal.
toolsko.com/savings-goal-calculator

Pomodoro Focus Timer
Make your limited side-hustle hours count.
toolsko.com/pomodoro-timer

QR Code Generator
Put your order form or shop link on flyers and packaging.
toolsko.com/qr-code-generator

Words to know

Side hustle	Extra work for money besides your main job or studies.
Revenue	All the money customers pay you.

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Profit	Revenue minus costs.
Profit margin	Profit as a percentage of revenue.
Startup cost	Money you spend before your first sale.
Break-even	When your profits have paid back your startup costs.
True hourly earnings	Profit divided by all the hours you spent.
Pre-selling	Taking orders before you buy supplies or make the product.
Budget cap	The most money you'll spend on a test — money you can afford to lose.
Reinvest	Using part of your profit to grow the hustle.
Sole proprietor	A business owned and run by one person.
Mixed-income earner	Someone with a salary and business or freelance income.
BNRS	The DTI's online Business Name Registration System.
Mayor's permit	The business permit from your city or municipality.
Burnout	Being so tired and stressed that you can't work or rest well.
Pyramid scheme	An illegal setup where people earn mainly from recruiting others who pay to join.

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Where the facts come from

1. DTI Business Name Registration System: FAQ (fees and validity)
2. DTI Negosyo: Business registration and permits
3. BIR Revenue Regulations No. 8-2018 (TRAIN income tax rules, mixed-income earners)
4. Bureau of Internal Revenue
5. Food and Drug Administration Philippines
6. Securities and Exchange Commission (Philippines): advisories

Registration fees, permit rules, BIR tax rules and FDA notes were checked on November 21, 2026. Local requirements and fees differ by city or municipality and change over time — always confirm with your LGU's Business Permit and Licensing Office, the DTI, the BIR or the FDA. This book is general information, not legal, tax or financial advice. Written by ToolsKo Learn · toolsko.com/learn

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Book 2	How to Become a Virtual Assistant
Book 3	Selling Digital Products
Book 4	Affiliate Marketing Basics
Book 5	**Side Hustles for Beginners — this book**

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