



Extra-Income Idea Finder

A practical worksheet to identify realistic ways to earn more based on your skills, time, and current responsibilities

Extra income does not always require a full business. Use this worksheet to identify what you already know, what resources you have, and which ideas are worth testing before spending money.

1. Why do I need extra income?

☐ Prepare for upcoming bills	☐ Reduce debt
☐ Build emergency savings	☐ Cover everyday expenses
☐ Save for a personal goal	☐ Prepare to start a business
☐ Replace inconsistent income	☐ Create more financial breathing room

2. What skills or experience do I already have?

☐ Administrative or office work	☐ Cleaning or organizing
☐ Cooking or baking	☐ Childcare or elder support
☐ Pet care	☐ Teaching or tutoring
☐ Writing or editing	☐ Crafting or design
☐ Social media or online tools	☐ Selling or customer service
☐ Driving or delivery	☐ Repairs, maintenance, or yard work

Other skills, certifications, work experience, or hobbies I could use:

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3. What resources do I already have?

☐ Reliable transportation	☐ Computer or tablet
☐ Smartphone and internet	☐ Tools or equipment
☐ Craft or production supplies	☐ A workspace at home
☐ Existing customers or contacts	☐ A social media account
☐ Available storage space	☐ Access to local markets or community groups

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Narrow Down the Best Ideas for You

A realistic idea should fit your available time, energy, responsibilities, and financial limits.

4. What can I realistically commit?

Time available each week:	_____	Income goal per month:	\$ _____
Money I can safely invest:	\$ _____	When income must begin:	_____
Work preference:	☐ Local ☐ Online ☐ Either		Schedule: ☐ Flexible ☐ Scheduled

5. Ideas worth exploring

Local services Cleaning, organizing, pet care, errands, yard work, childcare, meal preparation, or event help.	Skill-based work Administrative support, tutoring, writing, design, bookkeeping support, or customer service.
Selling what you have Unused household items, clothing, tools, furniture, equipment, or extra supplies.	Small product income Handmade items, personalized products, digital downloads, print-on-demand, or curated resale.
Temporary or scheduled work Seasonal jobs, event staffing, delivery work, overtime, or part-time employment.	Online project work Freelance assignments, virtual assistance, remote customer support, transcription, or research tasks.

6. Compare my top three ideas

Idea	Startup cost	Time needed	Likely customer	First test

7. My first action

The idea I will research first:		The first person or customer I can ask:	
The smallest way I can test this idea:		The amount I will spend before testing:	\$ _____
I will complete this step by:			

Choose an idea that fits your real life, solves a genuine need, and can be tested without unnecessary financial pressure.

Protect yourself: Be cautious of opportunities that require large upfront fees, promise guaranteed income, pressure you to recruit others, request sensitive information too early, or require large inventory purchases before demand is proven.