



Mega Money Matrix

Side Hustle	Description	Resources	Difficulty	Earning Potential	Training Needed	Initial Investment	Notes:
		<i>Lots of resources here, but Google is your friend for finding more.</i>	<i>D=Easiest DDDD=Hardest</i>	<i>\$=Lowest potential \$\$\$\$=Highest potential</i>	<i>T=Least training TTTT=Most training</i>	<i>I=Lowest Investment IIII=Highest Investment</i>	
Affiliate Marketing	Earning commissions by helping sell companies' products	Amazon, Rakuten, ShareASale, ClickBank, eBay partners, 1000s of others specific to niches	DDD	\$\$\$	TT	I	Affiliate marketing can be very profitable, but it all depends on your ability to get the right traffic to your affiliate links, clicking on your links, and then purchasing. Consider creating a social media (Instagram, Facebook) page and posting your affiliate links.
Bank account churning	Periodically opening new bank accounts to take advantage of bonus points/cash offers	Chase.com, WellsFargo.com, Simple.com, CapitalOne.com	D	\$	TT	II	Stay aware of terms and conditions. Don't overcommit your capital.
Bartending	Serving drinks to customers	Online and/or in-person training	DD	\$\$	TTT	I	With the proliferation of craft breweries and cocktail bars, there are more opportunities than ever to become a bartender. Focus on speed and accuracy.
Buy bulk/wholesale, sell retail	Purchase medium to large quantities of products at a discount and resell at a markup, either locally or online	Wholesale: DHGate, AliBaba, AliExpress, WholesaleCentral.com Retail: Facebook Marketplace, eBay, Shopify	DDD	\$\$\$	TTT	III	There are industry-specific retail marketplaces to consider. e.g. Reverb.com is an online marketplace for musical instruments only.
Create healthy pet treats	Produce pet treats that are free of allergens, fillers, etc.	Google	DDD	\$\$	TT	III	As is true with any food products, do your homework to make sure your food sources are safe and reliable, and know your sell-by dates. Consider liability insurance in case something goes wrong.
Credit Card Churning	Periodically opening credit cards to take advantage of bonus points/cash offers	Chase, American Express, Capital One, Visa, Mastercard, Discover	DD	\$\$	T	II	Pay off balances on time and never spend more than you normally would just to satisfy spend requirements
Deliver groceries/food	Using your vehicle to pick up and deliver food from restaurants or grocery stores to people's homes or businesses.	Instacart, UberEats, DoorDash, GrubHub	D	\$	T	I	Best if you have a reliable car that gets good mileage.
Dog walking	Walking people's dogs for a per-visit or hourly rate	Rover.com, WagWalking.com	DD	\$\$	TT	I	Consider offering other services while you're there, like providing a bath, medicine, training, etc.
Freelance photographer	Take professional pictures of weddings, engagements, company headshots, etc.	Snappr.co	DDD	\$\$\$	TTTT	IIII	Building a great portfolio is key
Give local tours	Offer tours of your city or town and/or special attractions	ToursByLocals.com	DD	\$\$	TT	I	Get creative! Can you put together a ghost tour? Local historical places tour? Brewery/winery tour?
Golf caddie	Carry the clubs of local golfers during games.	TheCaddieNetwork.com	DD	\$\$	TT	I	Since this is a specialized Hustle, find ways to network with golfers and other caddies to break into the local golfer community. There are some special ways to do so; we suggest some specialized research.

Side Hustle Elevator Mega Money Matrix



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Resume expert	Create/spruce up resumes of job seekers.	Market on college campuses, Fiverr, Craigslist	DD	\$\$\$	TT	II	Market yourself through online platforms like Fiverr or Upwork, but also consider local marketing at college campuses, job placement offices, etc.
Marketing Advisor	Provide marketing and business advice to those needing it.	Clarity.fm	DD	\$\$\$	TTT	II	Like anything, don't claim to be an expert on topics you aren't qualified for just to make a buck.
Investment	Make money by investing in stocks, ETFs, mutual funds, etc.	RobinHood, Webull	DDD	\$\$\$	TTTT	III	Investing in markets can be lucrative, but don't be fooled...you can lose money just as quickly (or faster) than you make it. Do your homework.
Paint homes	Paint home interior/exterior.	Thumbtack.com, AngiesList.com	DD	\$\$	TT	II	Get testimonials and positive reviews as soon as possible on the right sites. This is your key to referrals.
Participate in focus groups	Participate in focus groups for cash.	FocusPointGlobal.com, FocusGroup.com	D	\$	T	I	This can be a small side hustle, but don't believe the hype that you'll get rich off of participating in focus groups.
Personal chef	Create food/meals for time-strapped individuals or families	DinnerElf.com, PersonalChef.com	DDD	\$\$\$	TTT	II	The key here is to focus on repeatability and scalability. How can you offer great variety, nutrition and taste to multiple clients without running yourself into the ground from overspending and planning?
Petsitting	Watch/stay with people's pets for an hourly or daily fee.	Care.com, Thumbtack.com, Rover.com, PetFam.com	D	\$\$	TT	I	Two options: 1) Get paid to pet sit. 2) Join a pet sitting exchange like PetFam and stay in a different city, state or country for free when you take care of other members' pets.
Product Arbitrage	Buy used/new products and resell them at a higher price.	Facebook Marketplace, eBay	DD	\$\$\$	TT	III	Goodwill and discount stores like Marshall's and Ross are great sources of potential deals. But know your margins, as well as resale fees (they add up quickly). As they say, you make your money when you first buy the product to resell if you buy it right.
Public Notary Service	Get certified as a notary public and get paid to officiate documents.	NationalNotary.org, Notaries.com	DD	\$	TTT	II	Look at ways to offer additional services to your customers. Also, consider becoming a "mobile" notary where you drive to wherever you are needed.
Rent out your room or home	Make extra cash by renting out rooms/dwellings.	AirBNB, VRBO, Homeaway	DD	\$\$\$	TT	II	High ratings are crucial here, so go out of your way to satisfy your guests. And consider scaling up with multiple units by finding local cleaning/management companies to handle turnover and cleaning.



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Teach a course online	Earn bucks by teaching an online course (or more than one) on a subject in which you have experience or expertise.	SkillShare, Teachable, Udemy.com	DD	\$\$\$	TTT	I	This field is getting more saturated, so find ways to specialize/niche down to appeal to more learners. For example, instead "Learn About Wine", try teaching a niche class on "Learn About Northern Italian Wines Under \$20".
Teach English	Teach English as a second language to non-native speakers.	Qkids, Cambly	DD	\$\$	TT	I	It vastly helps if you are fluent in languages besides English, obviously.
Teaching/Consulting/Tutoring	Become an online or in-home tutor.	Chegg.com, VarsityTutors.com, Wyzant.com, TutorDoctor.com	DD	\$\$\$	TTT	I	Sign up on more than one platform your highest level of exposure.
Tourism	Find ways to offer products or services of value near high-traffic tourist events.	AliBaba.com	DD	\$\$	T	II	This can also include foods, products (i.e. umbrellas on a rainy day, hats/sunglasses). However, become familiar with local permitting laws so you don't get in trouble.
University research studies	Participate in local studies and experiments for cash.	ClinicalTrials.gov, ITHS.org	DDDD	\$\$	T	I	These can be hard to come by. Also, stay aware of health risks with medical studies.
Yard care/landscaping	Perform lawn and landscaping work for local homeowners.	HomeAdvisor.com, Thumbtack.com, Google.com, Houzz.com, AngiesList.com	DD	\$\$\$	TTT	III	Again, referrals and reviews on multiple sites will bring you gobs of clients. Use promotional and educational videos for greater exposure.