



HOW TO MAKE MONEY

WITHOUT A JOB

IDEAS TO MAKE MONEY

WEEK 5 - MODULE 2

1



SETTING INTENTIONS

THE PURPOSE OF THIS WORKSHEET

This guide is meant to give you ideas and resources on finding work without a job. There are infinite ways to do it, so let your creativity take the lead!

Now that you've shed some of your preconceived notions about work and money flow, you're ready to see that there are many different types of work, and many different ways to earn money, outside of corporate.

That means, instead of trying to find another corporate job, you'll be using one, or more, of the resources in this guide to make the money you need.

HEALTH INSURANCE & RETIREMENT

A FEW THOUGHTS:

Health insurance can be obtained in several ways (speaking to Americans). Not having a job does not mean you'll be without coverage. Below are some resources.

Our retirement is likely to be very different than that of our parents and grandparents. The 401k you're building may, or may not, be available to you at retirement age. This is why learning how to make money in creative ways now, will also help you into retirement. Our retirement may find us doing work we love, so learning what that is now will help you into the future!

INSURANCE RESOURCES:

- Join an organization that offers group health insurance to it's members. (e.g. [Freelancers Union](#), [Affiliated Workers Association](#), [AARP Health](#), etc.)
- Contact a Health Insurance Broker. Google "XXX health insurance brokers", where XXX = name of company you'd like to try, such as Cigna, United Healthcare, etc.
- See if a company like [TriNet](#) is an option to be part of a group insurance plan
- Look up [state options for healthcare](#)



CREATING YOUR IDEAL BUDGET

Using the ideas in this action guide, you can *re-do this exercise*, adding in jobs! [See sample on following page.](#)

Budget #A: Needs. How much \$ do you need to cover needs?

Budget #B: Nice-To-Haves. How much \$ covers needs + wants?

How much money would you like to SAVE each month? (Add this number to each scenario, to get total income needed.)

Budget A Revised to include Savings:

Budget B Revised to include Savings:

What kind of work can I do to make these numbers work?

CREATING YOUR IDEAL BUDGET

SAMPLE

Budget #A: Needs. How much \$ do you need to cover needs?

I need \$2,000 per month

Budget #B: Nice-To-Haves. How much \$ covers needs + wants?

If I had \$3,500 per month I'd be able to also have fun.

How much money would you like to SAVE each month? (Add this number to each scenario, to get total income needed.) **\$500**

Budget A Revised to include Savings:

\$2,500

Budget B Revised to include Savings:

\$4,000

What kind of work can I do to make these Budgets work?

Walk dogs for \$25/day (\$700/month), Write 5 articles a month for \$200 each (\$1,000), Have 2 social media customers for \$1,500 a month (\$3,000), sell \$100 of food a week (\$400).....

HOW TO MAKE MONEY

IDEAS AND RESOURCES



How to make money in any
economy, at any time.

HOW TO MAKE MONEY WITHOUT A JOB

RESOURCES/IDEAS

- Freelance writing
- list your services on websites like [Fiverr.com](https://www.fiverr.com), [freelancer.com](https://www.freelancer.com), [Upwork.com](https://www.upwork.com)
- See the following page for more ideas!

1. FREELANCE

Freelancing allows you to work on projects, on a temporary basis, for someone else. That person can be an entrepreneur, or a company. You'll generally know how long your assignment is, and, you may have the potential to get additional work if you and the person you're working for feel you have a good fit professionally and personally.





FREELANCE OPPORTUNITIES

MORE RESOURCES

This list is far from exhaustive, but gives you a great start to begin finding freelance opportunities.

GENERAL FREELANCING / MARKETING

[Flex Jobs](#), [Solid Gigs](#), [Cloud Peeps](#), [Indeed.com](#), [guru.com](#), [Remotive](#), [People Per Hour](#), [Aquent](#).

WRITERS / DESIGNERS

[ServiceScape](#), [Contenta](#), [Freelance Writing Jobs](#), [Journalism Jobs](#), [Freelance Writing](#), (not the same as the site above!), [All Freelance Writing](#), [Publoft](#), [Contently](#).

CREATIVES / ARTISTS / PHOTOGRAPHERS

[Gig Salad](#), [MediaBistro](#), [99Designs](#), [Coroflot](#), [Crowdspring](#), [The Creative Loft](#), .

TECHNICAL

[Remote OK](#), [Gun IO](#), [Lorem](#), [Gigster](#), [Codeable](#),

2. PROJECT BASED WORK

Project-based work allows you to work for a finite amount of time, typically weeks or months, on a specific task through completion.

Friends or business owners may have a short-term need. This could be anything from website design to filing to organizing and more. Keep your ears open to people talking about the things they're frustrated they can't get done, and see if you can lend a helping hand!

Another good resource for this is [The Mom Project](#). However, be aware it's geared towards people in the US or US timezone and fully automated in the



application process, so if something goes awry, there's nobody to talk to.



3. START A BUSINESS

At any point in time, you can turn a skill into a business. Think about your skillsets, or what you've done up to now, and see if you can offer consulting in any of those areas.

Are you a good connector? You might be able to match people with something they need; work, products, other services, etc.

Are you great with kids and love helping them? You could be an online tutor.

Do you enjoy organizing? You might be able to help people organize their digital photos, and, once Covid clears up, potentially organize people's homes.

The list of things you can do is

endless. Once you find your idea, tell your friends and family, post on Facebook, update your LinkedIn profile, and find people who need what you have to offer.

The best and easiest businesses to start are the ones with low, or no, overhead or equipment investment, which is why I'm focusing on service-based ideas here. Clearly, you can also have a product-based business.

In any case, make sure you check with your accountant about best ways to structure your business (e.g. sole proprietor, SCORP, etc.) and if you're in another country, check with your embassy and immigration what work you can do legally.



4. CREATE TRAINING RESOURCES

Anything you know, in depth, is a potential skill you can teach someone else.

Every one of us knows a lot about something. You likely take your knowledge for granted, but there are many people out there that would love to know what you do! From flower arranging, to business building, to cooking, to getting around your city, you can teach other people how to do something you know inside out.

This is a great way to make money, and, the up front investment can be very low, if you're willing to get over being perfect. Here are some ideas for you on how to create information products.

First, choose 2 - 3 subjects you know a lot about, and love talking



about. Next, map out what you feel are the essential things you need to teach. Remember, the people listening will take in the content better if it's easy to digest, and not too long. Depending on your subject and its complexity, you might divide lessons into "beginner, intermediate and expert" so you can build on the concepts. As you saw with this product, I didn't give you all the content in one video, or you would have tuned out, gotten overwhelmed, and not absorbed the information. And, as you can see, I could create more teaching around deeper levels of starting a business, or creating an information product, which could become "intermediate" or "expert" products.

Next, figure out *how* you will do the teaching. Video is a great way because people get to see you, and relate to you. If you're uncomfortable on video, practice a bit by yourself and figure out what makes you feel confident. And, again, remember, people are more interested in your content than they are about how you look or what your background is. (Unless, of course, you're teaching about personal image, or how to create a nice background!)

All you need to make videos is your phone. You can sit down with earphones and talk, or you can prop your phone up in a room and talk. It's that simple!

Then, choose whether you'll post your videos on YouTube, or upload them to a private page on your website, or, offer them on

SHARING EXPERTISE FEELS GREAT & CAN BE FUN!

You can share your creativity via video, writing workbooks, and more. To get started, just start!



a content teaching website like [Coursera](#) or [Skillshare](#).

The main difference between your options is that it's much easier to set up content on sites like Coursera and Skillshare, and they have a built-in audience that will see your content. But, you'll give up some of your profit, and make less money, per student, using their platform. Some platforms, like Teachable, also have a monthly fee and also take a cut of your profit. So, you can see it's a trade-off between done-for-you marketing, and more work.

Using your own website means more profit, but, that's in exchange for more work to publish the content, and all the sales and marketing work to get people to see your content.



5. CLEAN, BE OF SERVICE

When you are open to opportunities, you should be open to ALL opportunities. If you need money, there will always be people wanting and needing services like cleaning, cooking, and organizing.

During the pandemic, clearly, make sure you have proper safety gear, and aren't putting your clients at risk. Or, you might be able to help with industry cleaning. Think about how much focus there is on proper sanitizing of everything now, this can be a huge opportunity, even if it's not something that excites you.

Grocery delivery is another big growth area during the pandemic. If you have a car, you might be able to help people get their groceries safely.



6. WEB DESIGN & SOCIAL MEDIA

WEB DESIGN

Help people create an online presence.

prefer that you post on their behalf, which can be more lucrative for you.

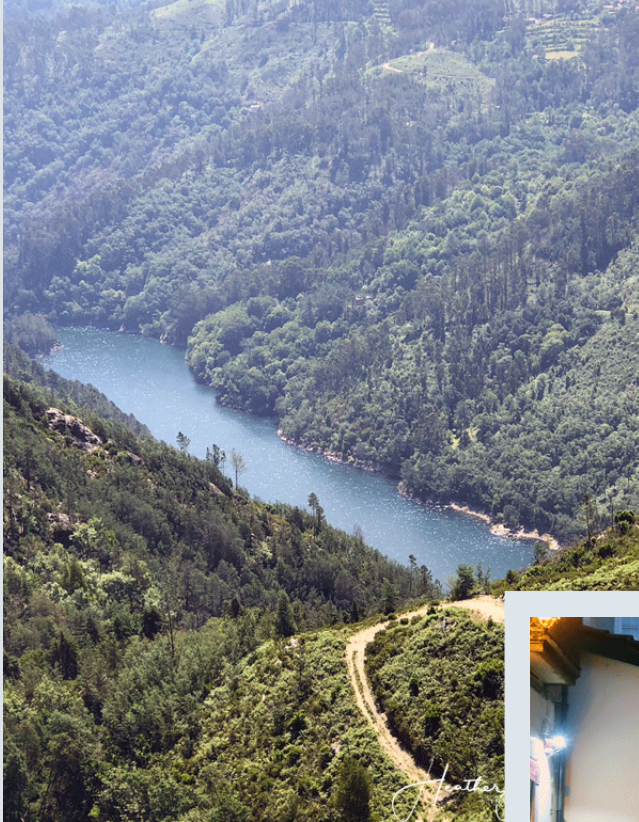
If you have these skillsets, helping others create a Wordpress site, or coded website, is a great way to make money.

Alternatively, you could help others with social media. In some cases, people may want you to teach them how to use various profiles so they can do their own posting. In other cases, they may

SOCIAL MEDIA

Help people with messaging and marketing.

7. INTERNATIONAL DIRECTORIES



GO GLOBAL

There may be opportunities in other countries to promote your business, don't miss out on these markets!



HOW TO DO IT

Simply Google “business directories in XXXX” where XXXX = name of country you want to list. Many of them are free, and gives you a lot more reach for your services!



8. SPREAD THE WORD!

Tell all your friends and family you're looking for work, and will take on anything they have - from dog walking to painting, to plant watering, sky's the limit. You'll be surprised at what opportunities you will find!

Also, use community boards to let people know that you're looking for work. Try supermarkets, and bookshops, and churches.

Apps like [Nextdoor](#) connect you to people nearby that may be able to help you/connect you with people that need help and are able to pay for it.



9. MAKE STUFF!

Get your craft on - knitting, scrapbooking, cooking, framed photography, sewing clothes or handbags, the list is endless. If you love making things, a great way to make money can be by selling them at crafts fairs, churches, or online on sites like [Etsy](#).

You can upload photos into products on sites like [Redbubble](#) and [Society 6](#). There are so many ways to sell your crafts!

Obviously, in the short term, people need face masks so this could be a great way to make some money - whether you sew them, or print your photos on masks online and sell that way.

BARTERING & TRADING

A FEW THOUGHTS:

Obtaining items you need without spending money is a great way to keep your money and make it last longer! So, consider what you have or can make that you can trade for something else. You might partner with a neighbor or local community to trade things you make for things they make, that you need. The key is, both of you should be receiving something you need and feel good about the trade,

Recently, a friend asked if, instead of me chipping in for all the gas she used to take me on lovely day trips, I'd help her set up an online course she wants to launch. Potential is everywhere!

LABOR FOR LOWER RENT:

Another great strategy is to trade labor for lower rent, or something you're paying for anyway. For example, while stuck in New Zealand, I negotiated lower rent in exchange for a few hours of gardening or marketing work each week. It wasn't money in my pocket, but it meant less money out of my bank account, making my money last longer.



CUT YOUR RENT COST

Depending on your family situation, you might be able to cut out the cost of rent through organizations like [WWOF](#). This allows you to trade labor for food and lodging.

[HouseSitting](#) and [PetSitting](#) are other resources that allow you to look after someone else's house, allowing you to cut the cost of rent while looking for work so you can increase income, and decrease expenses.

If none of these are right for you, then consider downsizing to a smaller space to conserve money. The more you get rid of, the less space you need!

FURTHER IDEAS

MORE WAYS TO MAKE MONEY

Once you change your mindset about work and are open to doing any kind of work, there really are infinite ways to go about it. Here are a few more thoughts:

- 1. Focus Groups.** Sign up to do surveys for various companies. Some are offered in person, but many are offered online, or by phone. Google, “earn money through paid surveys” or “paid surveys near me” and “earn money through paid focus groups” for companies you can sign up to and be notified when they’re available.
- 2. Submit online website reviews.** A really fun way to earn money is by reviewing various websites. [User App Testing](#) is a company you can sign up for, then stand by and wait for available tests!
- 3. Language translation.** If you’re gifted with knowing more than one language fluently, this can be a great way to make money. [Atanet](#) is a good starting place to do this.
- 4. Seasonal work.** From fruit picking, to lavender gathering, to grape picking for wine - you might be able to help and get paid to do it.
- 5. Dairy and Permaculture farms.** Look for farms near you which can often use help on a temporary or part-time basis. You might be able to trade for meals, or get paid.
- 6. Volunteer.** You never know who you will meet that needs help and can pay for it!

OPENNESS LEADS TO OPPORTUNITIES

FURTHER IDEAS

CONTINUED



- 7. Dog Walking.** Lots of people don't have time to walk their dogs. If you live in a neighborhood where you can easily walk people's dogs, this is a great way to make some money.
- 8. Grow and Sell Food.** The pandemic is making permaculture all the rage. If you have land on which you can plant and grow your own food, you can sell it to neighbors or in local markets.
- 9. Make Food.** If you are great at making food like cakes, bread, sauces, etc. again, you can make those and sell to neighbors or at markets.
- 10. Teach A Craft.** If you're great at a craft, consider tutoring people, for money, who want to learn that craft. If any local craft shops are open, see if they would be willing to have you come in, hold a class, and you can split some of the profit with them since attendees will likely buy the tools you tell them to.
- 11. Be An Assistant.** Walk into local stores, talk to local artisans, ask everyone if they need an assistant. Even a few days a week can get you some decent income if you lower your needs!
- 12. Support Local.** Meet with a few business people in your community and see if you can, together, find a way to support each other by, for example, creating an area to sell handmade goods, or referring one another.

FURTHER IDEAS

CONTINUED



- 13. Enter Contests.** Especially if you enjoy writing, contests can be a great way to earn some spare cash. Google what writing contests exist (or contests in the area of your interests) to find out how much you can earn, qualifications and deadlines.
- 14. Sell Products You Love.** Companies like DoTerra, Avon, etc. offer ways for you to become a sales person to sell their products. You have to invest in the product, sell it, and you can earn more money if you get other salespeople to join your team. Yes, this is called a pyramid-scheme. However, corporate is the biggest pyramid-scheme there is (CEO gets lots of money, hires people who will never earn as much, and gets commission off all their work). So, if you have worked in corporate, you've already worked in a pyramid-scheme. Apart from the bad name, it does allow you to choose to sell something you like and believe in.
- 15. Affiliate Sales.** If you already use, and love, any software or programs, you can inquire about affiliate sales. Coaches, for example, sell products and offer a small commission to people that refer that product when it generates a sale. (*Like this one!*)
- 16. Acting Gigs And Voiceovers.** Whether online or offline, acting can be a way to make some spare cash, and voiceover work easier to do at a safe distance. See if any local organizations need extras and ask in your network for good resources, or use Google!



THANKS FOR TAKING THE COURSE!

This course was made with love, and a lot of time and thought went into it. I hope you found value in it and feel inspired to be able to make money, in any economy, whether or not you have a corporate job.

If you have any feedback or would like to share your experience of the course, please email me at heather@heathermarkel.com.



MAY YOU BE INSPIRED EVERY DAY



OTHER PRODUCTS FROM HEATHER BEGINS

INDIVIDUAL COACHING

Work one-on-one with Heather to take what you learned in this course to the next level, start or grow a business, or pivot your purpose.

[LEARN MORE >](#)

HOW TO AFFORD THE TRAVEL LIFE

An eBook designed to help you plan and afford full-time travel, or be able to quit your job and afford doing what you love.

[LEARN MORE >](#)

NUMEROLOGY SESSIONS

Get a report with your individual numerology and have a session with Heather to understand how it applies to your business or life.

[LEARN MORE >](#)

COMING SOON!

Heather is working on several other programs, so stay tuned to your inbox for more information!

24