

CLIENT NEWSLETTER

Feature Article



Best Side Hustles for 2023

10 Best Side Hustles to Earn Extra \$\$\$ in 2023

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Have you ever wished you could make just a little bit more money? Have you been racking your brain over how you can do so from the comfort of your home or, in the case of number nine, from someone else's home?

Regardless of what you do, one thing is for sure — you wish you could make a bit more. And let's face it, there are days when going to the office gets old and a commitment to a second job just isn't in the cards.

With a side hustle, making money on the side is both possible and can be convenient. Even better, you get to add a few more figures to how much you already take home from your day job.

What kind of side hustles can you get into to start making money? Here are some ideas to get your creative juices flowing. And yes, you will need to have creativity in spades for some of these on-the-side ventures.

Here are the 10 best side hustles to get into this year and going into 2023!

1. Virtual Assistance

Have you ever wished you had a personal assistant? If you answered "yes," you're not alone. In fact, having too many items on a to-do list has been a pain point for many business owners and professionals.

That's where you come in! Of course, this is only possible if you choose virtual assistance as your side hustle.

What do you do as a virtual assistant? You'll be delegated a wide array of tasks, each one contributing to making your client's business operations smoother.

Virtual assistants, or VAs, take care of many administrative tasks, like setting up meetings and scheduling calls. Sometimes, virtual assistants also answer phone calls on behalf of their clients.

Another role VAs are beginning to fill is social media management. If a client runs a business with a social media account linked to it, a VA takes care of customer interactions and postings. Social media management can be a side hustle in itself. But it is a role VAs also take, albeit at a more general level.

Here are some other tasks you'll probably take on as a VA:

- Record-keeping
- Technical support
- Cold-calling
- Relaying messages to your client

To perform well as a VA, the following skills aren't necessary, but will come in handy:

- Organizational skills
- Communication skills
- Computer literacy and familiarity with CRMs

Are these skills going to require intensive training? Here's the good news — probably not. With that said, you can jump right into this side hustle that can pay you up to \$40 an hour!

Not sure where to find VA work? Try these freelancer platforms:

- [Upwork](#)
- [FlexJobs](#)
- [Fiverr](#)
- [Virtual Assistant Assistant](#)

2. Start Your Own YouTube Channel

The digitalization of society has led to people spending a lot of their time on the internet. On YouTube alone, there are more than [2.1 billion monthly active users](#). Most of these users spend a total of 24 hours every month on the site, consuming content that's entertaining, educational, or both. This is where you come in with your idea for a YouTube channel!

This presents a fantastic opportunity for you to start making money from your creative endeavors. And, it doesn't necessarily require you to be on camera if you don't want to be. There are many other ways to make videos that can engage an audience and earn revenue.

While starting a YouTube channel may sound like a lot of work, it can be fun and easy once you get the hang of it. You don't even need fancy equipment to get started. A phone camera and some decent editing software will suffice in the beginning.

In terms of earnings, YouTubers can earn about \$18 per 1,000 ad views. That's not too shabby for what is essentially a side hustle! The more subscribers you have and the more views your videos get, the more money you make!

3. Content Writing

Websites are constantly in need of fresh content. This is especially true for businesses that are looking to drive

traffic to their site and improve their search engine ranking.

If you have a knack for writing, this side hustle is perfect for you! You can get paid to write articles, blog posts, product descriptions, and even social media posts.

The great thing about content writing is that you can do it from anywhere in the world. All you need is a computer and an internet connection. Plus, you can set your own hours and work as much or as little as you want!

Per hour, content writers can make about \$30, according to [Zip Recruiter](#). With more and more sites requiring content these days, finding work will not be difficult. You don't even have to have vast experience as long as you can produce error-free quality content.

Where do you find writing jobs? Well, you can find content writing gigs on virtually any freelancing platform.

Try these sites:

- [Upwork](#)
- [FlexJobs](#)
- [Fiverr](#)
- [Freelancer](#)
- [Toptal](#)
- [PeoplePerHour](#)

These are just some platforms for content writers. Many others are teeming with clients looking for freelancers to put their ideas into words.

4. Social Media Management

You spend tons of hours browsing social media feeds. Why not get paid for it?

Social media management is a side hustle that can pay you to do what you love — be on social media! As a social media manager, your job is to grow a client's social media presence by:

- Managing comments on posts
- Creating and scheduling engaging posts on social networks
- Promoting products to build awareness on social media
- Growing their followers, user engagement, social media presence, etc.

Having a good understanding and fundamentals of every social media platform such as [Twitter](#), [LinkedIn](#), [Instagram](#), [Snapchat](#), [Facebook](#), etc. is the key to becoming a social media manager.

While the pay for this side hustle can vary, most social media managers make around \$15 to \$50 per hour.

Not bad for spending your time on social media!

5. Copywriting

Many people often think that content writing is the same as copywriting, but there's a difference. While content writers create articles, blogs, and other written pieces of information, copywriters are more focused on sales.

Think of copywriting as the writing equivalent of a salesman — you want to convince people to buy your product. While the content writer's job is to inform, the copywriter's job is to get their audience excited about the product so that they'll buy it.

The best way to learn how to write copy is through practice, practice, and more practice. Once you have your own blog or website, try putting together a few sales pages and see what works best for you.

There are millions of businesses in the United States so there's no shortage of opportunities to practice your copywriting skills. If you're just starting out, try to find a product or service that you're interested in and write sales copy for it.

The salary for copywriters is pretty much the same as those of content writers, and the platforms to find job postings are the same as those mentioned as well.

6. Web Development and Web Design

With the continuous development of the Internet and its popularity, there's no doubt that web development is one of the most in-demand skills right now. If you have some knowledge of programming languages such as HTML, CSS, and JavaScript then it's a good idea to try your hand at this job.

Web developers are responsible for creating websites from scratch or updating existing ones with new content and features. This career path can be very lucrative because you usually get paid per hour or on a project basis.

Many brick-and-mortar businesses are transitioning to web-based businesses and need the services of web

developers. You can also work for an agency or freelance to make money as a web developer.

Salary-wise, web developers can make as much as \$62,000 per year. And the good thing about this type of job is that the demand for web developers is increasing, so it's not hard to find a job in this field.

7. Teach English Online

Another side hustle that can bring up a pretty decent amount of money is teaching English online. You can teach students of all ages and levels, from beginners to advanced speakers, and find clients through platforms like [Preply](#) or [Skooli](#).

As a native language speaker, those parents that are looking for help with their children's English homework will be more than happy to pay you for your help. Koreans, Chinese, and Japanese are some of the biggest customers when it comes to English teachers.

The good thing about online English tutoring is that you can set your own schedule. That means it will be up to you to accept sessions and schedule them. The bad thing, however, is that there's no guarantee that you will always have students available for tutoring. You need to be proactive and always on the lookout for new clients.

While some employers won't require you to have a specific degree, having a strong background, as well as a degree under your belt, will definitely be an advantage. It will also help if you have experience in the field of teaching English as a foreign language (TEFL) as you have a bigger chance to make a full-time living out of it.

8. SEO Consulting

Another digital marketing service that is highly in demand is search engine optimization (SEO) consulting. There are many businesses out there that want to improve their online presence and search ranking but don't know where to begin. They need the help of an expert who can provide them with a roadmap on how to do it.

After all, the reason behind them getting a website for their business to attract customers is to be found in the first place. If they can't be found, their business will suffer. This is why SEO consultants are always in high demand by small businesses that want to get ahead of their competition.

However, this line of work is unlike any other because it requires a lot of effort and patience. It's not something that can be done overnight; it takes time to see results. That's why most businesses will hire an SEO consultant on a monthly basis so they can get the help they need without spending too much money upfront.

To give you an insight into what you are getting into, below are some of the things you'll be in charge of when you become an SEO consultant:

- Planning a site's content.
- Doing a little market research.
- Searching for words online users type to get a certain product or service.
- Ensuring that a client's website remains visible on search engines like Bing and Google.
- Auditing a website to see which parts are mostly visited.
- Seeing how people behave on your client's website.

If you have a little background in writing, then SEO content writing is also a great way to go. You can write blog posts, pages, or even press releases for your clients and get paid for them. You may even be able to get some free SEO training from your client as long as you are willing to put in the work.

Talking about pay, an SEO consultant typically earns \$1,000 to \$2,000 a month per client. It all depends on the number of clients you have, how much time you can put in, and the amount of work you do for each of them. Just imagine how much you can earn if you have multiple clients!

Where can you learn SEO? There are numerous resources online like [Udemy](#), [Ahrefs](#), [SkillShare](#), and [Coursera](#). So, get your learning on, and get paid!

9. Online Fitness Coach

Maybe you're not into education, sales, or tech stuff. Perhaps, fitness is your jam. If you like hitting the gym and bribing people into doing the same, why not make money out of it?

You might be wondering how you'll coach someone to do the perfect kettlebell snatch or pull-up online. The format is no different from how you'd coach someone in the gym. You will, however, need a stable internet

connection and a clear camera as you'll be checking in with clients on video.

Other than being a passion project of yours, one other benefit to being an online coach is that you dictate your price.

10. Yardwork

Ever been asked to mow the lawn as a kid? It was probably one of the most boring things you've ever done. However, mowing lawns, raking leaves, and landscaping can be a nice side hustle, or even a full-time business. If you have the equipment and tools necessary for yard work, then there's no reason why you can't start making some money from it.

You can start by knocking on your neighbors' doors and offering your services. If you don't have the equipment, then you can look for landscaping companies in your area that are looking for some help on their projects or maybe invest in some equipment yourself. If you have the time and energy, then there's no reason why you can't make a few extra bucks from mowing lawns, raking leaves, and landscaping.

On weekends, or during the summer, you can try your hand at yard work.

Interested in Any of These Side Hustles?

There are an infinite number of opportunities out there. What you need is to find something that you are interested in, a skill set you possess and enjoy using, and an opportunity to make money from it.

If you are into the digital space and want to try your hand at blogging, then go for it. If you are interested in writing and want to become a freelance writer, that's also a great idea.

Explore your options, add new skills to your resume, and create new ways to make money. You will be surprised at how many opportunities can open up when you start looking.

Featured Q&A Response



Should I get a secured credit card to improve my credit score?

Question: My roommate told me I should get a secured credit card so I can build my credit score up. Is that a smart move? – Donna M.

Answer: A secured credit card can be a great credit-building product, but it can also be a drain on your wallet.

Hello Donna,

Many, though not all, financial institutions offer secured credit cards.

Typically, the process involves opening up and depositing a significant amount of cash (usually \$300 to \$1,000 or so) into a secured savings account at the financial institution. They then issue a credit card (looks and is accepted as payment like any major unsecured credit card) with a limit equal to or close to the amount you have deposited into the secured account. By secured, though, you need to understand that you cannot touch the money in the savings account as long as the credit card is open and active. If you miss a payment or incur a penalty fee, it will likely come from your secured savings account, and the card might be deactivated until you pay the fees and return the secured account to the original balance.

Secured cards, as I mentioned, act just like any other Visa or MasterCard credit card and can help to build a

history of on-time credit card payments. I have two major concerns, though, with secured cards.

First, they almost always carry fees of some sort. Whether we're talking about a high annual fee, monthly fees, a credit union membership share deposit, or, in some cases, I've seen "per transaction" fees, be aware that these "products" are typically much more expensive than standard credit cards. This is why I typically do not suggest to my classes that people use them UNLESS they're dead set on buying a home within the next couple of years and really need to build or rebuild their credit rating.

Second, though, is the real kicker. I've talked to several students in my classes who tell me that after using a secured card for a year or more, paying the additional fees, and ensuring their payments were made on time, they applied for a regular credit card only to find out that their secured card usage was not even being reported to the credit bureaus. Consequently, they never received credit for their history of on-time payments.

I suggest, then, that if you're certain that you want to go with a secured credit card, make sure to get in writing that the financial institution will actually report your payments and credit activity to at least one, though ideally all three, of the major consumer reporting agencies.

Best of luck, and feel free to review this how-to guide we put together on building credit.

Sincerely,

Todd Christensen

Education Manager and Facilitator of the Money Fit Academy

Trending Financial Tool

[The Free Simple \(Traditional\) Budget Calculator](#)



This [Calculator on MoneyFit.org](#) goes old school with a helpful digital twist.

Like the traditional budget you likely heard about from a teacher, parent, or other mentors in your younger years, this calculator takes you through all the potential expenses you might have in the coming month, asking you to estimate what you expect to spend.

Unlike the traditional paper-based budget, this calculator takes care of all the adding and subtracting for you, while also throwing in three helpful twists. First, it asks you to identify a purpose for your budget. If you haven't identified "the why" of your budget, you will be highly unlikely to stick to it. Second, it breaks your budget into weekly, monthly, and annual spending so you have a good idea of how much you plan to spend in the short-term and long run. Third, if your income exceeds your planned expenses, this calculator offers some recommendations on what to do with that "extra" money. If, on the other hand, your expenses exceed your income, the calculator offers a few suggestions on how to get your budget back in balance.

Find it here: moneyfit.org/simple-budget-calculator

Webinar Showcase

Home Fit Homebuyer Education

Have you thought about becoming a first-time homebuyer? Or perhaps you've owned a home before but you've been renting for at least the past three years? Even with the recent high home prices, lenders, sellers, and government programs are offering some

great incentives to help homebuyers escape the frustration of constantly rising rents.

Many of these down-payment assistance programs require the buyer to take a 6- to 8-hour HUD-approved homebuyer education course. We're excited to announce that our 6-hour *Home Fit* HUD-approved Homebuyer Education 100% online, self-guided course is now available through MoneyFit.org/courses. Learners get tips, insights, and resources throughout the homebuying process, from the initial decision to financing, from the search to the responsibilities of ownership.

Learn more at moneyfit.org/course/home-fit-homebuyer-education.

Debt Reduction Services News

Military Debt Relief Discounts

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