Need more money? Read this.

There's a secret to earning more cash, and it's as easy as discovering what you're good at. Financial pro Nicole Lapin has the step-by-step strategy for finding a side job that will work for you.



When i was starting my career, I wasn't making that much, so I also sold used clothing on eBay. It took effort, but it was also fun, because I love fashion and I made some decent extra money. Who doesn't want *that*? Adding more to your bottom line always feels nice, but remember, side hustles are called that for a reason: They take a lot of hustling, in the form of time, motivation, and planning. If you follow these steps, I know you can stick with it, and the money will come.

FIND YOUR SIDE GIG

- **Write down your skills.** Identify hobbies, like playing the guitar, as well as the elements of big projects you've done, like negotiating an event space or recruiting donors for a charity drive. Once you have your list, focus on the ones you're truly great at (be honest!) but also love. This will narrow down your options.
- **Decide what to pursue.** Now, think about what your community needs—ask neighbors if you don't know—and find a way to put your skills to work. Maybe there's an interest in a private music teacher, or someone to plan events for small businesses. These are things you're good at. Remember: You can make money doing *anything*—even watching TV or walking a dog. So if you can't find something, try looking harder.
- **Figure out your earning potential.** Use a site like glassdoor.com to find out the typical salary for your skill set, and don't forget to factor in the amount you'll spend on any tools or travel. It might take a few months before you're making as much as you could be, but knowing a standard base rate to charge will help get you there faster.

MAKE IT HAPPEN

- **Learn the market.** Think about the best way to sell your product or skills, whether it's an e-commerce site like Etsy or a Facebook page and word of mouth. Then ask your friends and acquaintances for help in reaching other people. You might get some customers from people you know, but you can't count on that—it's better to enlist them in promoting your product or introducing you to key players in the industry.
- **Set up a schedule.** And make sure it's realistic so you stick to it (if you're not a morning person, don't plan to work before your day job). Involve your family in your arrangement—finding time for a side gig might mean joining a carpool to get your kids home from school and trading off cooking duties with your spouse.
- **Keep track of your earnings and expenses.** You'll need to declare this information when you file your taxes next year. The easiest way to do this is to open a credit card dedicated solely to business transactions. For example, if you're a makeup artist on the side, use this one card to buy all your palettes. Then you won't have to dig through receipts come tax season. Eventually, you may want to set yourself up as a small business, but for now, get ready to hustle—there's money out there with your name on it.

Nicole Lapin is the author of *Boss Bitch: A Simple 12-Step Plan to Take Charge of Your Career* and one of the stars of the nationally syndicated show *Hatched*.

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