MoneyOnliners

SIDE HUSTLE ACADEMY WORKBOOK

Lesson 3: Side Hustle vs Second Job: What’s the Difference?

Module: Side Hustle Foundations

Purpose of this workbook

Use this workbook while completing the lesson. Write short, practical answers. The goal is to turn the lesson into decisions, evidence and next actions that fit your time, skills, budget and income goals.

1. Lesson reflection

Reflection prompt	Your answer
What is the most important idea you learned from Lesson 3?	
How does “Side Hustle vs Second Job: What’s the Difference?” connect to your current side-hustle situation?	
What assumption do you need to test rather than guess?	
What is one risk, cost or constraint you should account for?	

2. Apply the lesson to your side hustle

Use this page to connect the lesson to a real idea, offer, customer group or side hustle you are considering.

Application question	Your working notes

3. Evidence and decision worksheet

Separate what you know from what you are assuming. Strong side-hustle decisions improve when they are based on customer evidence, actual costs, available time and measurable results.

Decision area	Your notes
What I currently know	
What I am assuming	
Evidence I still need	
Who or what can provide that evidence	
Decision I will make after checking	

4. This week’s action plan

Choose a small action that creates useful evidence or moves the side hustle forward. Avoid filling the week with low-value busywork.

Action	Plan
My most important outcome this week	
Action 1	
Action 2	
Action 3	
Time I will protect	
How I will measure completion	

5. Lesson completion check

Before moving to the next lesson, confirm that you can explain the main idea in your own words and identify at least one practical next step.

- ■ I completed the lesson.
- ■ I wrote down the most important lesson insight.
- ■ I identified assumptions that still need evidence.
- ■ I chose a practical action for this week.
- ■ I know what result or evidence I will review next.

My one-sentence takeaway:

My next action: