NO PREP

What Is a Side Hustle and Why Teens Need One

Includes: Student reading, case study, differentiated questions, teacher key

Name: Period: Date:

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A side hustle is any activity you do outside of school hours to earn money: think of it as a mini-business built around your skills and interests. Unlike a traditional part-time job, a side hustle can be tailored to your schedule, leveraged into multiple income streams, and scaled up at your own pace. For teens, having a side hustle isn't just about pocket money: it's a way to diversify income, build entrepreneurial skills, and practice money management before you head to college or the workplace. By juggling different gigs, you spread risk (if one opportunity dries up, you have others to fall back on), sharpen problem-solving abilities, and learn client relations: skills that employers and colleges love to see. Plus, early exposure to invoicing, rate-setting, and basic bookkeeping gives you a head start on financial literacy. In the current gig economy, savvy teens who treat their side hustles like real micro-businesses gain confidence, build résumés, and earn cash to fund everything from textbooks to weekend trips.

Top Teen-Friendly Gigs

From neighborhood services to digital ventures, here are five of the most popular teen side hustles:

Dog Walking

Walk dogs for busy pet owners and earn $10–$20 per hour. It's perfect for animal lovers who want fresh air and exercise.

Tutoring

Help peers with subjects you excel in—math, languages, science—and charge $15–$30 per hour. Tutoring reinforces your own understanding while boosting your communication skills.

Content Creation

Create and monetize videos, blog posts, or social-media content on platforms like TikTok or YouTube. Top creators can earn through ad revenue, sponsorships, or affiliate links.

Lawn Mowing

Offer garden-care services—mowing, edging, weeding—and charge per job or by the hour. This gig builds responsibility and neighborly connections.

Babysitting

Care for children during evenings or weekends. Rates vary ($12–$20/hr) based on location, age of children, and certifications like CPR. Ideal for teens who enjoy planning games and ensuring kids' safety. Each of these gigs teaches important soft skills—reliability, communication, time management—and can be combined for a diversified income plan.

Launching Your Hustle: From Rates to Marketing

Ready to get started? Follow these key startup steps: Begin by researching local demand—ask friends, family, and neighbors which services they need most. Next, establish an hourly rate that covers your time, supplies, and desired profit; compare similar gigs online so you stay competitive. Build your skills through online tutorials, volunteer work, or practice sessions—for instance, tutor a sibling before advertising your services. When it's time to market yourself, craft a clear, friendly bio and eye-catching posts on Instagram, Facebook, or TikTok. Consider simple flyers at community centers or school bulletin boards. Finally, stay organized with a basic client-management system: note appointments, hours worked, payments due, and feedback to refine your offerings over time.

Balancing Hustle and Homework: Time Management Tips

Juggling school and side gigs takes planning. Here are strategies that work: Time Blocking: Allocate specific chunks of time for homework, hustles, and downtime—then stick to the schedule. Daily To-Do Lists: Prioritize tasks by deadline and importance; check off each item to track progress. Use a Planner App: Sync assignments, gig appointments, and reminders in one place; set alerts for upcoming commitments. Batch Similar Tasks: Group errands (like delivering flyers or doing dog

walks) into the same time slot to minimize context-switching. Set Boundaries: Communicate your available hours clearly to clients; protect study and rest periods to avoid burnout. By treating your side hustle like a real business and investing a few minutes each evening into planning, you'll find it far easier to excel both in class and in your entrepreneurial ventures.

Taxes and Tracking: Keeping Your Earnings in Check

When you earn $400+ in a year from self-employment, the IRS considers it taxable income—and many states require you to report earnings as well. To stay compliant and maximize your take-home pay: Open a Separate Bank Account: Keep hustle income and expenses separate from personal funds. Track Every Dollar: Use a simple spreadsheet or budgeting app to record date, client, service, hours, rate, and expenses (supplies, travel). Save for Taxes: Aim to set aside at least 20–25% of your net earnings for federal and state self-employment taxes. Collect Receipts: Save digital or paper copies of any costs—fuel, materials, subscription fees—so you can deduct legitimate expenses. Know Your Forms: If you earn $600+ from a single client, you may receive a 1099-NEC; keep the form for your records and report it accurately. Staying organized prevents surprises come tax season and builds lifelong habits of financial responsibility—crucial as you earn more and take on larger projects.

Key Information

Step	Action Item
Research	Survey peers and neighbors for demand
Rate Setting	Compare local rates and calculate your cost
Skill Building	Practice or take free online tutorials
Marketing	Post flyers and create social-media profiles
Client Management	Use calendars/spreadsheets to track jobs

Case Study Excerpt: "Julia's Weekend Hustle"

Julia, a high school junior with a passion for animals and math, decided to launch two side hustles: dog walking and algebra tutoring. On Fridays after school, she spends two 45-minute blocks teaching classmates, charging $20 per session. Saturday mornings are reserved for dog walks—Julia sets a $15 hourly rate and crafts playful Instagram stories featuring happy pups, which quickly attract local clients. To stay organized, Julia created a simple Google Sheet with columns for date, client name, service type, hours worked, rate, and total earned. She color-codes sessions by gig: blue for tutoring and green for dog walking. Every Sunday evening, she reviews her sheet, sums her totals, and transfers funds to her separate "Hustle Account." Julia also tracks her expenses—such as gas to clients' homes—by snapping photos of receipts and uploading them to a folder labeled "Expenses 2025." When her earnings hit $600 mid-year, Julia's mom helped her research self-employment tax rules. Together, they set up a separate savings bucket to hold 25% of her net income. Julia even downloaded a free tax-prep app for teens, which guides her through entering 1099-NEC forms and eligible deductions. By sophomore year's end, Julia earned over $2,000, learned vital entrepreneurial skills, and felt confident approaching college applications with real-world achievements on her résumé. Her system of clear rates, engaging marketing, and rigorous record-keeping not only boosted her bank balance but also laid the groundwork for future financial success.

1. What strategies did Julia use to market her side hustles effectively?

2. How did Julia's record-keeping practices prepare her for tax season?

Multiple Choice

1. Which of the following best defines a side hustle?

    a) A full-time traditional job with employee benefits

    b) An unpaid extracurricular activity

    c) A passive hobby with no income

    d) A secondary income stream outside a traditional job

2. Diversifying income through multiple side hustles primarily helps teens with:

    a) Having more free time

    b) Building entrepreneurial skills

    c) Eliminating schoolwork stress

    d) Guaranteeing financial success without effort

3. Which platform is most effective for promoting teen side hustles?

    a) Social media platforms like Instagram and TikTok

    b) Printed textbooks and traditional marketing methods

    c) Television ads

    d) Postal mail

Matching

Write the letter of the correct definition on the line next to each term.

Term	Definition
1. ___ Dog Walking	A) Helping peers with academic subjects in one-on-one sessions
2. ___ Tutoring	B) Creating and monetizing online content like videos or blogs
3. ___ Content Creation	C) Watching children and ensuring their safety
4. ___ Lawn Mowing	D) Walking dogs and giving them exercise
5. ___ Babysitting	E) Operating lawn equipment for pay

Fill-in-the-Blank

1. A clear _____ helps you charge fairly for your services.

2. Time blocking works only if you stick to the _____ you set.

3. Keeping detailed _____ of every dollar you earn and spend simplifies tax preparation at year-end.

Short Answer

Answer each question in 2-4 complete sentences.

1. Outline three essential steps teens should take before launching a side hustle.

_____

_____

_____

2. Explain how time blocking can improve productivity for teen hustlers.

_____

_____

_____

3. Describe two tax-related tasks teens need to manage when they earn side hustle income.

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