# When your 9-5 isn't cutting it, land a side gig for some extra cash



A bartender prepares drinks. (AP / Eric Risberg)

Danielle Kubes, Special to CTVNews.ca Published Monday, June 1, 2015 6:30AM EDT

I'm the master of the side-hustle.

While I was in graduate school I, in the same semester, held down a three-days-a-week unpaid internship, marked papers for a post-existentialist philosophy course, tutored English to high school students and poured beer at sporting events on the weekends.

The only time I didn't have multiple streams of income was when I worked a 9-5 communications job. I foolishly thought I had a high-enough salary that I didn't "need" to work that many jobs anymore. I started organizing my nail polish alphabetically and taking two-a-day yoga sessions because I was so bored

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A bartender pours beer from a tap. (AP / The Flint Journal-MLive.com, Jake May)

But besides the boredom, relying on only one source of income eventually became just too nerve-wracking. Like many milennials, I've never enjoyed a permanent full-time job -- they've always been part-time, temporary or contract. So I started writing freelance articles, both for my own pleasure, and also to gain a second cashflow to tide me over any bumpy career gaps.

Now that I write full-time, I still spend several nights a week cracking open cans of tall boys and serving tequila shots to Toronto's nightcrawlers.

The extra money, while not strictly necessary to make ends meet, helps me pad my savings account and eliminates any guilt I may have with buying \$78 face cream.

Other millennials with better-than-average money management skills generally feel the same compulsion to seek out more than one job.

"I'm trying to think of a time when I wasn't working at least two jobs," says Bridget Casey, a 29-year old personal finance blogger in Alberta. "But they're essential to any financial success that I've enjoyed."

Besides working full-time at a start-up and running a website, she's also worked as a chemistry tutor, waited tables and babysat, among other positions.

Initially, it may seem like you don't have time for an extra gig, but the best ones are flexible -- you can schedule them on your own time, and there are many you can take on from home. Having a packed schedule also forces you to be more productive.

"I think people don't know how much they can do until they start doing it," Casey says. "And once it's part of your routine, you stay in the energy to do it."

She gets up early to work an hour on her website before her 8-5 finance job, and then spends another hour or two on it in the evening.

"It's nice that I've always had side-income from things that I've enjoyed doing," Casey says. "So that's made it easier to balance because they're essentially profitable hobbies."

It's true that a second job can be so much more than just slogging away at a part-time position at the mall or restaurant. An ideal side-hustle can help you develop your skill-set in a way that relates to your primary job, and can also serve as a a creative outlet.

Casey's friend, for example, set up an Etsy store where she would sell custom-painted shoes.

"She would paint Toms, the shoes, with whatever people wanted, like Blue Jays logos or characters from video games," Casey says. "They would just send in a request, she'd go buy the Toms for \$50, she'd spend a day drawing whatever character design on them, and just sell them for \$100. And it was the easiest business ever."

It helps that finding extra streams of income isn't particularly hard, especially not in these days of online classifieds, and they're much easier to find than full-time positions.

"If there's something that you're good at, that's what you should capitalize," Casey says. "And there's always a way to do that."

Check out these easy side-hustles with maximum flexibility:

- Take part in the sharing economy: become an Uber driver if you own a car, rent out your couch on Airbnb or offer your carpentry skills on TaskRabbit.
- If you have design skills consider creating business cards for Zazzle.com.
- If you live in Toronto or Vancouver, check out film extra agencies. This is great for students since there's so much waiting around on sets, you'll get a chance to study.
- Put that English degree to good use and proofread romance novels.
- If you have typing and computer skills, join a temp agency to get receptionist work. I did this on Bay Street and spent the entire day on Facebook.
- Troll Craigslist and Kijijii for companies that randomly need extra hands, like inventory scanning or secret shopping companies.
- Use your youth and social media skills to your advantage and run the Twitter feeds and Facebook pages for businesses.
- Give music lessons; the more obscure the instrument, the better the pay.
- Sell garage sale finds on eBay, Craigslist or Kijijii.
- If you took an in-demand major like science, math or French, you can charge the big bucks for tutoring -- up to \$75/ hour.

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If it is boredom that is driving you to get a second or third job and not financial need, why not volunteer for a non-profit charitable organization and leave the paid work to those who truly need it?

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when I was single, I had 2 concurrent jobs for years. but I paid taxes like crazy every year.

now that I have a wife and kids, there is no way that I have time to do that.

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I have a full time job that I don't truly enjoy. I'm looking for part time work that probably won't pay very much, but will be something I enjoy to make the days better.

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Kudos to Ms. Kubes! She saw opportunities and took them. Some day, I suspect, she will be operating her own business and employing others.

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