

My first online business was a side hustle. I had a full-time job, but it was the middle of a recession, and I worked in the automotive industry. Remember 2008? The federal government had to bail out two of the big three manufacturers for fear they'd simply collapse?

I worked for a small company that provided parts to those big corporations, and there was constant pressure to lower our prices or lose the business, which meant there was a constant fear that our little company would be the one to collapse instead.

We had a mortgage to pay, and a car payment, and at the time we had less than a month's worth of income in the bank. Losing my job was my biggest fear, and it was a very real possibility during that time.

That was one reason I began looking for a side hustle. The other reason was, even if my job survived, it was going nowhere. I was middle management in a tiny company with no upward path—unless, of course, my boss left. And with no college degree, I was underqualified for the job I had. That meant moving to a different company—even if they were hiring, which no one was—would be difficult.

About that time, I stumbled upon the idea of making money online. People were starting blogs and selling ebooks and other training, and affiliate marketing was becoming more mainstream. It looked like a much better choice to me than picking up some weekend hours at the gas station on the corner.

Yes, I really did apply for a job at that gas station, and had I been hired, my life might look very different today. I'm glad they turned me down.

Anyway, I started researching how I could make money online, too. I applied for and was accepted to a couple of internships, where I learned about copywriting and blogging. I joined a forum with other online business owners, and I eagerly soaked up everything I could learn from them.

And I still wasn't making any money, but I could see the possibilities. I knew that others were doing this thing, and if they were doing it, I could, too.

Then one day the owner of a copywriting agency reached out to me to ask how much I would charge to write a 500-word article. I think I probably quoted her

something like \$25, but I don't really remember. She hired me, and I started writing a few articles for her each month. Pretty soon I had other clients, and before I knew it, I was earning around \$1,000 per month from my little side hustle.

That was enough to cover the house and the car payment, and it took a lot of pressure off of our finances.

But also, I'd had a taste of what it might be like to fully work for myself. To not have to stress about what was happening in the automotive industry. To not have to worry about losing my job. To not have to pander to demanding customers who always wanted their parts faster and cheaper.

Over the next 18 months, I continued to build up my business, with the goal of eventually quitting the day job and working full time for myself.

It's those 18 months I want to talk about on this episode of the podcast. Those were the months when I was actively growing a small business while holding down a demanding day job, and I want to share how we made it work—including the choices and sacrifices we made along the way.

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Hey, it's Cindy, and thank you for spending a few minutes of your day with me.

You'll find the show notes and recommended resources for this episode at [TinyCourseEmpire.com/101](https://TinyCourseEmpire.com/101).

While you're there, be sure to download the Online Business Roadmap. This step-by-step plan will show you exactly what to focus on during this phase of your business. It's going to be especially helpful to you if you're still working a day job, because it will help you decide exactly what you should be doing with your very limited time.

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So let's dig into that. Let's talk about how you can build a business while you're still working at that day job, even if it's demanding, and even if you hate it, and even if it takes up a bunch of your time.

And I'm going to start with something that's probably familiar to you by now if you've been a listener for a while.

### **You must keep showing up**

I know you're probably sick of hearing about it, but I really can't overemphasize how important it is to keep showing up. Consistent action is the only thing that creates success. I don't care if you're writing a book or trying to lose weight or save money or raise a puppy. It's consistent action that creates results. When you're in business, that means you show up and you act like you're running a business every single day.

If you're freelancing as a side hustle like I was, then you have to show up for your customers. Flaking on deadlines and ghosting your clients is not a good way to build a business.

If you're building a course- or product-based business, you have to keep creating. If you're starting an Etsy shop, you have to keep adding to it. Bloggers, keep blogging. Email marketers, keep emailing. Affiliate marketers, keep talking about the products you love.

You will make pennies at the start. That's how everyone starts. But the more you show up and do your thing, the more your income will grow, and over time, the easier it will become.

There's a concept in finance that you've probably heard of, called compound interest. This is interest you earn on interest. For example, if you have an investment account that's earning 10% interest annually and you have \$1000 in that account, then next year, you'll have \$1100 instead. That extra \$100 is the interest.

Now let's say you add another \$1000 to your account. The following year, you won't have just \$2100 in your account, you'll have \$2310 - your \$2,000 that you put in, plus interest, plus interest on your interest.

If you keep going, and add another \$1,000, then the next year you'll more than double your interest earnings and have a total of \$3641 in your account.

You're doing the same amount of work. You're adding your \$1000 to the account every year, but the payoff gets bigger and bigger because of compounding interest. It builds on itself, and the more it builds, the bigger the payoff.

Your business is the same way. Your efforts build on themselves. The more you show up, the bigger the benefits. The more blog content you post, the more traffic you get, and after a while, it will be out of proportion with the effort you're putting in. At first, it will feel like a lot of work just to get to 100 visitors. But when you keep putting in the work, it gets progressively easier to grow.

I told you last week that at the start of my course-based business journey, I was working a lot of hours. In fact, I was just telling a friend of mine that this morning. I was putting out two courses per month, and I did that for over a year, clocking 40+ hours per week.

At first, I wasn't earning a lot from those efforts, but over time as my course catalog grew, my income also grew, and out of proportion with the amount of hours I was working. Today I work very few hours per week—for now at least. That's set to change in the new year, but that's a story for a different podcast.

My point is this—be prepared to put the work in. Show up consistently and do the work, and you will reap the benefits later.

### **Focus on the most important things**

Now, here's where a lot of new business owners get overwhelmed. They know they have to put in the hours. They're ready and willing to do so. But there are so many things to do—so many moving parts to keep track of, and so many conflicting ideas coming at you from every direction, that it can feel nearly impossible to even figure out what to do.

Carl Pullein is a productivity expert and one of my favorite podcasters. A few weeks ago I heard him mention the idea of "core work" and it really resonated with me.

Your core work is what you are paid to do.

This is what you should be focusing on. This is what all of us need to focus on.

If you're a freelancer, your core work is what your clients are paying you to do. If you're a coach, your core work is the one-to-one meetings with clients. If you're a course creator, your core work is writing course content. Bloggers, your core work is blogging. Etsy sellers, your core work is creating printables or jewelry or whatever it is you sell in your shop.

And don't forget the marketing. All of us can use more marketing, and that's a part of your core work, too. Write and send more emails. Record your podcast. Reach out to your affiliates. Whatever drives sales for you is your most important task, whether it's creating something to sell or marketing the thing you've created.

When you sit down to work on your business, do the core work first.

Because learning how to use Kajabi or watching a webinar about ChatGPT or posting another update on Instagram might feel like you're working, but it isn't going to make you any money. Creating products to sell and then marketing those products will.

When you're juggling a day job and a family and trying to get a small business off the ground, you don't have time to waste on things that aren't making money. Always do your core work first. If you have time after that, then you can watch webinars and learn new tools and get lost on Instagram, but not before.

### **Charge more than you think you should**

This is probably more true for freelancers than for other business models, but since freelancing is often where new business owners start, and I know there are a lot of freelancers who listen to this podcast, so I wanted to make sure I talked about it.

The reason I was able to quit my day job when I did was because a client offered me 20 hours per week as his project manager. Shortly after that, a friend of his offered me a similar deal.

When they asked me what I would charge, I considered what I was earning at my day job—which was about \$17 per hour—and told them I'd charge \$20 per hour.

Now, I was brand new, and \$20 per hour was a lot of money then, but it was barely more than I was earning at my day job. I didn't account for things like taxes, and

insurance, and equipment, and business expenses. I actually needed more like \$30 per hour to cover that, and even then, it was tight.

Which led to me booking more work than I could comfortably do, which in turn led to sometimes letting my clients down. That's not something I ever wanted to do, but it was inevitable given the way I'd set up my business.

Don't do that to yourself. Charge a fair rate, and one that allows you to earn a profit, not just pay the bills. It will feel scary, but you'll be much more likely to succeed if you do.

If you need help figuring out what to charge, I have a workshop inside Six-Figure Systems called Perfect Pricing. It will walk you through using data to find the perfect, profitable price for your courses, coaching programs, and more.

If you're a member, do a search in your dashboard for Perfect Pricing, and it will pop right up for you. At the time of this recording, Six-Figure Systems is closed to new enrollments, but we'll be open again soon, so if you're not a member, head over to [SixFigureSystems.com](https://SixFigureSystems.com) to get on the waitlist. I'll let you know when the doors open again.

### **Practical advice for making it all work**

I mentioned that it's important to show up and to focus on the money tasks, but exactly how are you supposed to manage that while you're still working a day job and you have family obligations and a life, too?

You do what I did, and you carve out some time to work on your business, and you commit to that time. It becomes an appointment on your calendar, and one that is non-negotiable.

For me, that meant evenings and weekends. I blocked off my calendar to create appointments with myself, and I knew that those time blocks were sacred. I'd committed to them in the same way I'd commit to lunch with a friend or a doctor appointment. They weren't fluid or flexible. They were work time.

I recommend you do the same. Be honest with yourself about how much time you can commit to your business and when, and then make a promise to yourself to follow through on it.

When I was finally able to quit my day job, several of my co-workers told me how lucky I was to be able to work for myself. But it wasn't luck at all. It was work. They didn't see that when I took a vacation from my job, I was actually working. They didn't know that I worked evenings and weekends and that I wasn't going to the beach or shopping or having parties. They didn't know that we were saving every extra dime to build up an emergency fund so I could afford to quit.

I'd made a commitment to myself to spend that time working on my side hustle, because I wanted it to be successful, and I knew it would take a serious effort on my part.

That's really what I want you to take away from this. It's work to get a side hustle off the ground and to the point where it's earning a full-time income. There are a lot of people out there who will tell you it's easy and it's fast and you don't have to have any experience or put in more than a couple of hours or push a few buttons, but that is not my experience at all. Building a business takes time and effort and a commitment to see it through.

I don't want you to think it's not doable though, because it totally is. You DO have the time and energy to do this. You might be thinking, "but I really don't have time. I have a family and friends and other obligations."

I get that, I really do.

But I also believe, if you really think about it, there's a lot of time in your schedule that could be re-allocated to your business goals.

Maybe you're vegging out in front of the TV every evening, watching another episode of America's Got Talent. Wouldn't that time be better spent creating a business? Or maybe you spend too much time scrolling through Facebook or Instagram. That's time that might be better spent creating content.

In fact, I want to challenge you to count up all of these—let's call them wasted hours. Add them up, because I bet they take up a lot more time than you think they do.

I quite often tell business owners to track their time so they can know if they're profitable or not, but what if you tracked your time so you could identify those wasted hours?

I'll give you an example from my own life, and just this morning, because I want you to know I'm not immune to these time sucks either. This morning I got up early—just after 5am. I got dressed, and rather than go to work as I had intended to do, I made the mistake of opening up Facebook on my phone. An hour later, I was still mindlessly scrolling through reels instead of working.

Now I'm not going to beat myself up over it, and I'm not beating you up about it either. Facebook can be a fun little diversion. But what I am asking you to do is be aware of how much time you spend doing things you maybe don't intend to do, whether it's scrolling through social media or binge watching a show on Netflix.

If that's what you want to do, then you absolutely have my blessing to spend your time that way. But if what you want to do is build a business and you're telling me you don't have time because of the day job, but you also spend 15 hours a week on your phone, then I'm going to call you out on that, because you do have time. You're just choosing to spend it on something besides building a business.

### **Before you quit your day job**

I have one last piece of advice for you about building a business while you still have a day job, and that's about your finances.

We made two smart moves before I left my day job, and together, they made a world of difference in how smoothly the transition went.

- **The first thing we did was save \$20,000** - remember that money I was making on the side? We put it all in savings and continued to live on what we were earning from our day jobs. We wanted a nice cushion—and honestly, would have loved to have more than we did. We definitely did not want to stress over money in those first few months, because we knew that freelancing income can be very up and down. I don't want you to ever be in



the situation where you're taking on work you don't want to do at rates that are too low, just because you need the money to pay the electric bill. I know freelancers and small business owners who are in that situation, and it sucks. If you can, build up that nest egg to a comfortable spot before you quit your job. \$20,000 was comfortable for us. Your number might be different, but do have something set aside for a rainy day if at all possible.

- **Then we paid off the car** - the fewer payments we had, the better, because having debt is stressful, and stress is a creativity killer. It's hard enough to work for yourself without adding a load of debt to the mix, so if you can, pay off your car and your credit cards and even your house if at all possible, before you make the leap to full-time self-employment.

I know I've made this sound really hard, and not at all rosey and full of fun like we all want running a business to be. But listen, I want you to know what it's really like, not what the sales pages promise.

Yes, you can absolutely build a lucrative side hustle while you're working a full-time, demanding job. I did it, and so have lots of other people. Yes, you can definitely turn that side hustle into a business that brings in more than you ever could have earned in your day job. Again, there are thousands of us—maybe millions—who have done it.

But it will take a commitment on your part, and probably some sacrifices along the way.

Is it worth it? Only you can answer that. But I can tell you it was 100% worth it to me, even though I was working weekends and evenings, and even though I was working way too many hours because I wasn't charging enough, and even though I drove a 2005 Dodge Durango until 2019 just because it was paid off.

The benefits have far, far exceeded the work we had to put in at the start, and if I had it to do over again, I don't think I'd change a thing.

But what about you? Are you building a business while still working a day job? I'd love to hear from you. Head over to [TinyCourseEmpire.com/101](https://TinyCourseEmpire.com/101) and leave me a comment. Tell me how it's going for you, or if you think I'm way off base on my advice, I'd like to hear about that, too.

Tiny Course Empire Podcast Episode 101: How to start a business while you still have a day job

And could you do me a favor? If you have a friend or colleague who could use business-building advice, would you share the link with them? It's a great way to grow our audience, and I'd appreciate your support. All the episodes can be found at [TinyCourseEmpire.com](https://TinyCourseEmpire.com).

Have a terrific rest of your day, and I'll talk to you next week.