THE HONEST AI INCOME SERIES

50 WAYS TO MAKE MONEY with AI



SIDE HUSTLERS with a 9-to-5

- ✓ Ready-to-use tools
- ✓ Automation workflows
- ✓ Spreadsheet templates
- ✓ Where to find customers

THE HONEST AI INCOME SERIES

50 Ways to Make Money with AI

for Side Hustlers with a 9-to-5

Each idea rated for difficulty, cost, risk and evidence, with prompts you can copy and use today.

How this book is checked

Last updated: 02/11/2026.

Each idea is checked against sources. Here is what that means, and what it does not.

- Sources opened and read: for 50 of 50 ideas, at least one source was opened and read (the date is on each idea, in the line "Source check").
- Of those, 27 ideas have every cited link opened, and 23 have some links opened and others only seen in search results.
- 0 ideas rest only on search results we have not yet opened, and 0 have no source we could find. Check those yourself before relying on them.
- Prices shown are asking prices on sellers' listings. They are not what anyone earns. We found no reliable income figures, and we do not promise any income.
- Rules change. Benefits, tax, work-rights, privacy and advertising rules differ by country and over time. The table "Rules to check yourself" at the end of the book names who to ask.
- This is general information, not legal, tax, financial or immigration advice.
- Found a mistake or a broken link? Tell us and we will fix it and update the date.

A note before we start

This book is not financial, legal, tax or employment advice. We do not promise that you will earn anything. Many people earn nothing from some of these ideas, and some ideas will not suit you or your contract.

Where we found a reliable income figure, we show it with its source. Where we did not, the card says so plainly. Prices you see are asking prices on listings, not earnings. We never invent numbers, stories or customers.

Rules change. Platform terms, tax rules and employment law are updated often. Every card shows the date we read each source. Please open the official pages yourself before you act.

Hello, and welcome

You have a job. You have evenings, some weekends, and a head full of things you already know how to do. This book is a menu of 50 ways to turn a little of that into a side income, with AI doing the dull parts and you staying in charge.

Each idea sits on its own few pages, laid out the same way, so you always know where to look. Pick one that feels doable. Ignore the rest for now.

Good news for busy people: every idea has a **Your first hour** section, so you can find out in one evening whether it suits you. Every idea has **copy-and-paste prompts**, so you never face a blank screen. And every idea ends with a small **helper** you save in your own AI tool, so the second time is quick.

A promise from us: we would rather tell you an idea is crowded or risky than sell you a dream.



A gentle path from the first idea to a keepable habit. Money is never guaranteed, and you can stop at any step.

The day-job check

Every idea in this book points back to this page. Do it once, before you sell anything.

Before you start any side project, read your employment contract and staff handbook for four things: (1) rules about outside work or a second job, (2) conflict of interest, meaning work for a competitor or for your employer's customers, (3) who owns what you create, because many contracts say your employer owns work connected to the business, and (4) use of the employer's laptop, phone, software licences, email, time or data, which should stay out of your side project entirely. In the US, copyright law says a work made for hire belongs to the employer unless signed otherwise (17 USC 201). In the UK, the contract sets your terms (GOV.UK), though that page does not itself cover second jobs. Rules differ by country, state and employer. If the contract is unclear, ask HR or a qualified employment adviser (in Australia, the Fair Work Ombudsman is a place to start; check this yourself).

Idea 41 turns this check into a product. The table "Rules to check yourself" at the end of the book names who to ask in each country.

How each idea page works

What this is	One or two plain sentences on what you would actually do.
Badges	**Green** easy, low cost or low risk **Amber** some skill, money or care needed **Red** hard, costly or risky
At a glance	How soon money might arrive, what it can earn (only with a source), weekly hours, how crowded it is.
Is this a good fit for you?	Honest notes for people with a full-time job, including what to do if you only have an hour a day.
Your first hour	Small numbered steps so you can start tonight.
Copy-and-paste prompts	Four steps: research, build a sample, find your first client or listing, then check and improve. Each prompt has a short note on what a good answer looks like.
Keep it	A reusable helper to save inside your AI tool.
Stay safe	The platform rules, the employer check and the red flags for that idea.
Where this comes from	Our sources, whether we opened them, and the date we read them.

Using the prompts well

1. **Fill in the brackets.** Anything in [CAPITALS AND BRACKETS] is for you to replace with your own details.
2. **Keep work at work.** Never paste your employer's documents, customer data or anything confidential into an AI tool. Use your own device and your own accounts.
3. **Check everything.** AI can sound sure and be wrong. Open the sources it names. Never publish or send a fact you have not checked yourself.
4. **Be honest about using AI.** If a client or platform asks, say how you used it. Some platforms require a label.
5. **Treat [CHECK] as a to-do.** Where a prompt or an answer marks something [CHECK], it means "confirm this on an official page before you rely on it".

The map of all 50 ideas

Every idea in one picture. The colour shows which part of the book it lives in.

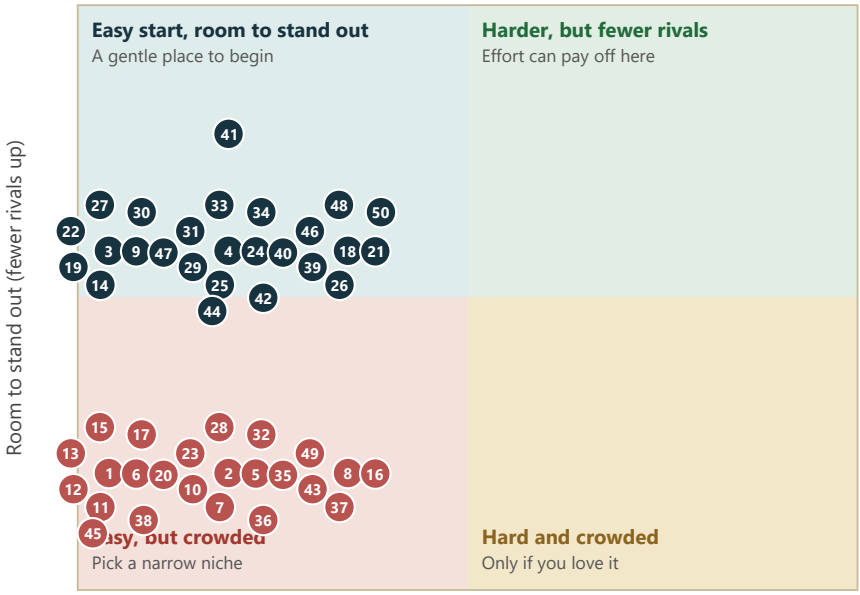
- Sell your office know-how as templates
- Words that small businesses pay for
- Teach what you already know
- Let the computer do the boring bits
- Spreadsheets that fix real headaches
- The back office, tidied after 6pm
- Hustle-safe: keeping your day job in the clear

1 Onboarding Checklist Pack for One...	**2** Self-Review Word Bank for One Role	**3** Project Kickoff and RACI Template Pack	**4** Month-End Checklist for...	**5** Sales Pipeline Sheet for One Kind...
6 Meeting-to-Action Template Kit	**7** Interview Scorecard and...	**8** Starter Policy Templates for Tiny...	**9** Quote Calculator for One Trade	**10** Invoice and Overdue-Payments...
11 Cafe Roster Sheet with Editable...	**12** Mileage and Expense Log by Tax Year	**13** Small Landlord Cash-Flow Tracker	**14** Club Budget and Fees Tracker	**15** Reorder Sheet for Etsy and Market...
16 Fix-My-Workbook Service	**17** Plain-English SOPs for Small Teams	**18** Tender First-Draft Helper for Small...	**19** Committee Papers and Minutes for...	**20** Career-Change Resume and LinkedIn...
21 Small nonprofit grant drafts	**22** Customer email reply library	**23** Newsletter ghostwriting for local...	**24** Customer survey summary sheet	**25** Consumer complaint-letter drafting
26 One-page monthly KPI summary	**27** Supplier price comparison sheet	**28** Contact list clean-up	**29** Bank-statement tidy-up before the...	**30** Booking and reminder set-up for salons
31 Quote and Proposal Deck for Tradies	**32** Bilingual and Allergen-Labelled...	**33** Incident and Complaint Register...	**34** Five-Formula Excel Guides by...	**35** Prompt Packs for Office Roles
36 Excel Tutoring for Admin Staff...	**37** Pivot Table and Power Query...	**38** Interview-Prep Sets for Government...	**39** Evening Class Outline for Community...	**40** Study Guide from Your Own...
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46 Digital Planners for Shift and Desk...	**47** Vendor onboarding forms	**48** n8n Content Calendar for Your Side...	**49** n8n Invoice and Receipt Capture	**50** n8n Contact-Form Follow-Up

Hard does not mean bad

On each idea page you will see badges for difficulty, cost and risk. A **red badge is not a stop sign**. It is a price tag.

In most markets, the harder an idea is to start, the fewer people finish it. So a harder idea can mean **less competition**, and a skill that is **harder for newcomers to copy**. An easy idea has the opposite problem: anyone can start it tomorrow, so you have to stand out.



Effort to start: difficulty, cost and risk (easier on the left, harder on the right)

Each dot is one idea, numbered as in the menu. Positions are our own rough judgement from the notes on each idea page, not a measurement, and not a promise of income.

- **Top left:** easy and with room. A friendly first project.
- **Top right:** hard but quiet. Worth it if the skill excites you.
- **Bottom left:** easy but busy. Choose a narrow niche.
- **Bottom right:** hard and busy. Only if you truly love it.

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The whole menu at a glance

A quick way to pick: start with green. Each little picture shows the level at a glance: three bars for difficulty, coins for cost, a shield for risk.

#	Idea	Level	Cost	Risk
1	Onboarding Checklist Pack for One Industry (clinic, trades or cafe)	Beginner	Free	Low
2	Self-Review Word Bank for One Role (sales operations, admin, project or finance)	Beginner	Free	Low to Medium
3	Project Kickoff and RACI Template Pack	Beginner	Free	Low
4	Month-End Checklist for Small-Business Owners (one country, one trade)	Beginner	Free	Low to Medium
5	Sales Pipeline Sheet for One Kind of Solo Professional (for example sleep consultants)	Beginner	Free	Low to Medium
6	Meeting-to-Action Template Kit	Beginner	Free	Low
7	Interview Scorecard and Job-Description Pack for One Niche (for example childcare)	Beginner	Free	Medium
8	Starter Policy Templates for Tiny Teams	Intermediate	Free	Medium
9	Quote Calculator for One Trade (with local GST or VAT)	Beginner	Free	Low
10	Invoice and Overdue-Payments Tracker for Sole Traders	Beginner	Free	Low to Medium
11	Cafe Roster Sheet with Editable Penalty-Rate Cells (Australia)	Beginner	Free	Low
12	Mileage and Expense Log by Tax Year	Beginner	Free	Low
13	Small Landlord Cash-Flow Tracker	Beginner	Free	Low

14	Club Budget and Fees Tracker	Beginner	Free	Low
15	Reorder Sheet for Etsy and Market Sellers	Beginner	Free	Low
16	Fix-My-Workbook Service	Intermediate	Free	Medium
17	Plain-English SOPs for Small Teams	Beginner	Free	Low
18	Tender First-Draft Helper for Small Suppliers (Australia)	Intermediate	Free	Medium
19	Committee Papers and Minutes for Volunteer Groups	Beginner	Free	Low
20	Career-Change Resume and LinkedIn Rewrite	Beginner	Free	Low
21	Small nonprofit grant drafts	Intermediate	Free	Medium
22	Customer email reply library	Beginner	Free	Low
23	Newsletter ghostwriting for local professionals	Beginner	Free	Low to Medium
24	Customer survey summary sheet	Beginner	Free	Low to medium
25	Consumer complaint-letter drafting	Beginner	Free	Medium
26	One-page monthly KPI summary	Intermediate	Free	Medium
27	Supplier price comparison sheet	Beginner	Free	Low
28	Contact list clean-up	Beginner	Free	Medium
29	Bank-statement tidy-up before the accountant	Beginner	Free	Medium
30	Booking and reminder set-up for salons	Beginner	Free	Low
31	Quote and Proposal Deck for Tradies	Beginner	Free	Low to Medium
32	Bilingual and Allergen-Labelled Menu Refresh	Beginner	Free	Medium

33	Incident and Complaint Register Templates	Beginner	Free	Medium
34	Five-Formula Excel Guides by Profession	Beginner to Intermediate	Free	Low
35	Prompt Packs for Office Roles	Beginner	Free	Medium
36	Excel Tutoring for Admin Staff Moving into Finance Operations	Beginner	Free	Low to Medium
37	Pivot Table and Power Query Walkthroughs	Intermediate	Free	Low to Medium
38	Interview-Prep Sets for Government and Banking Operations Roles	Beginner	Free	Low
39	Evening Class Outline for Community Colleges and Libraries	Intermediate	Free	Medium
40	Study Guide from Your Own Certification Notes	Beginner	Free	Medium
41	Side-hustle Contract-Check Checklist	Beginner	Free	Medium
42	Onboarding Buddy Guide for Volunteers	Beginner	Free	Medium
43	Evening Time-Tracker and Invoice Kit (Australian ABN, GST and BAS version)	Beginner to Intermediate	Free to Low	Medium
44	Hobby-Niche Templates Outside Your Industry (Test: Pet Sitting)	Beginner	Free to Low	Low to Medium
45	Weekend Market Profit Tracker	Beginner	Free	Low
46	Digital Planners for Shift and Desk Workers	Beginner to Intermediate	Free to Low	Low to Medium
47	Vendor onboarding forms	Beginner	Free	Low
48	n8n Content Calendar for Your Side Business	Intermediate	Low	Low to Medium
49	n8n Invoice and Receipt Capture (Teach It as Content)	Intermediate	Low	Low to Medium
50	n8n Contact-Form Follow-Up	Intermediate	Low	Low to Medium

PART 1

Sell your office know-how as templates

Checklists, packs and kits built from what you already do at work, sold once and used many times.

1 2 3 4 5 6 7 8

1 Onboarding Checklist Pack for One Industry (clinic, trades or cafe)

A small kit for a boss who has just hired their first person. It has pre-start, day one, week one and day 30 checklists plus a few welcome email drafts, all written for one type of business so it feels made for them.

Difficulty Beginner | **Cost** Free | **Risk** Low | **Crowd** High

The balance. Easy to start, which is why many people do it. You will need a narrow niche or a clear edge.

At a glance

How soon might money arrive?	Weeks to months; first sales often come from local business groups
What can it earn?	No reliable income figure found. Listed prices seen: about $1 to $8 on Etsy, a $14.99 bundle and a $47 packet elsewhere. These are asking prices, not earnings.
Time each week and what AI does	3 to 6 hrs per week; AI fills gaps in your lists, you decide what is right
Does it grow?	One pack can be sold many times, but it needs fresh listings and a few updates
How crowded is it?	High: many cheap generic packs and free rivals (one site offers eight free checklists). A single industry with local paperwork notes stands out.
Where it fits	 US  UK  AU  CA (the local-paperwork column differs in each)
Skill level	Beginner

Money to start	Free (a spreadsheet or document tool you already have)
What can go wrong	Low, rising to Medium if it reads like legal advice or reuses employer documents

Is this a good fit for you?

If you have ever joined a company, or helped someone join yours, you already know what gets forgotten on day one. That memory is your raw material, and a checklist can be built in a few evenings with no spending. The only fence is the one around your employer's real documents: your own recollections are yours, theirs are not.

Only 1 hour a day? Spend 40 minutes writing one list (for example "day one" for a dental clinic), then 20 minutes asking AI what is missing and editing by hand.

Your first hour

About an hour in all, one small step at a time

1. Choose one industry you understand, such as a clinic, a trade or a cafe.
2. Write the day-one checklist from memory of your own first day anywhere, removing every employer detail.
3. Ask AI which steps a new hire in that industry usually needs and what you missed.
4. Add a "check your local rules" note for each paperwork step, and label the pack "checklist, not legal advice".

Copy-and-paste prompts

Paste each one into any AI chat tool. Replace every [BRACKET] with your own details first. Read the answer critically before you use it.

Step 1 Research

```
I want to make an onboarding checklist pack for new hires at [TYPE
OF SMALL BUSINESS, e.g. a physiotherapy clinic] in [COUNTRY]. List
the usual tasks before the start date, on day one, in week one and
by day 30. Mark any task that depends on local law with [CHECK] and
tell me which government body I should ask. Do not invent legal
requirements, deadlines or numbers. Do not use any real company's
documents.
```

What to look for. Every legal-sounding item is tagged [CHECK] and points to an authority, not to a made-up rule.

Step 2 Build a sample

```
Turn the list below into a one-page "Day One" checklist with tick
boxes, who is responsible (owner or new hire) and a short note per
item. Keep the language plain and friendly. Add a footer: "A
checklist to help you get organised. It is not legal advice." List:
[PASTE YOUR OWN LIST]
```

What to look for. No step appears that you did not provide or approve, and the footer is present.

Step 3 Find first client or listing

```
Write a short, honest listing description (under 120 words) for my
[INDUSTRY] onboarding checklist pack. State what files are included:
[LIST YOUR FILES], and the formats: [FORMATS]. Do not promise
compliance, time saved or results. Do not invent reviews or
customers. Then write a friendly 60 word message I can post in a
local business group that says what I made and asks for feedback.
```

What to look for. The description says what the buyer receives and makes no promise you cannot keep.

Step 4 Check and improve

```
Review my checklist pack below as a sceptical small business owner.
List steps that are unclear, steps that sound like legal advice, and
anything that looks copied from a specific employer. Do not rewrite
it. Suggest 3 improvements. Pack: [PASTE PACK TEXT]
```

What to look for. Any "looks copied" flag deserves a rewrite from your own words before you sell.

Keep it: your own reusable helper

You have just done the job once. Now save it as a small helper inside your own AI tool, so next time it takes two minutes. Name it **My Onboarding Checklist Helper** and paste this into its instructions.

Save Instructions for your helper

```
You are a checklist-drafting assistant for someone with a full-
time job who sells onboarding checklists for one type of small
business on the side. The person is the author and decides
every line. You only suggest.

Ask, one short question at a time: (1) Which industry and
country is the pack for? (2) Is every item based on your own
general knowledge, with nothing copied from your employer? (3)
Which part do you want to build: pre-start, day one, week one
or day 30?

Output format:
1. The checklist with tick boxes and who is responsible (owner
or new hire).
2. A list headed "[CHECK]" for every item that depends on local
law, with the type of authority to ask. Do not state legal
requirements as fact.
3. A list of items that may be missing.

Rules: Never invent laws, deadlines, forms or numbers. Never
reproduce any real company's documents. If the person pastes
text that looks like it came from their employer, stop and tell
them to remove it. Remind them to check their employment
contract for outside work, conflict of interest, ownership of
what they create, and use of employer devices or data. Every
page ends with: "A checklist to help you get organised. It is
not legal advice." Close every reply with: "Please read every
line yourself. You are the author."
```

Where. Claude: create a Project and paste into Project instructions. ChatGPT: create a Project or custom GPT and paste into Instructions. Gemini: create a Gem and paste into Instructions.

Each time you use it. Write: "Industry = dental clinic, country = Australia, section = day one, all items from my own knowledge." Then edit the result by hand.

Check yourself, every time.

- Confirm nothing came from your employer, and that every legal-sounding line is tagged [CHECK].
- Check your contract for outside work, conflicts and ownership before you list the pack for sale.

Download

A one-industry set of pre-start, day-one, week-one and day-30 checklists with three welcome email drafts.

File: `onboarding-checklist-pack` (in the download pack that comes with this book).

Stay safe

The rules to know. Do the day-job check first (see "The day-job check" near the start of this book). Do not copy or adapt your employer's real onboarding forms, welcome letters or policies; they are likely the employer's property. Write only from your own general knowledge. Paperwork duties on a start day (tax forms, right-to-work checks, super or pension enrolment) differ by country, so state them as "ask your tax or labour authority" prompts and mark each [CHECK]. AI output may not be protected by copyright unless a human shapes it, so edit and arrange it yourself (US Copyright Office).

Red flags. Presenting the pack as legal compliance, or promising it will keep a business "inspection ready".

Where this comes from. Source check: opened and read on 01/11/2026 17 USC 201(b), work made for hire, read 01/11/2026. US Copyright Office AI pages, read 01/11/2026 (Part 2, January 2025, covers copyrightability of AI outputs). Market prices come from searches on 01/11/2026 and may have moved.

2 Self-Review Word Bank for One Role (sales operations, admin, project or finance)

A short PDF or sheet of sentence starters and prompts that help a person describe their own year at work in clear, specific words, built around metrics ("reduced", "handled", "closed") for one role such as sales operations.

Difficulty Beginner **Cost** Free **Risk** Low to Medium **Crowd** High from free content

The balance. Easy to start, which is why many people do it. You will need a narrow niche or a clear edge.

At a glance

How soon might money arrive?	Months; early sales may be zero
What can it earn?	No reliable income figure found. In searches, only free phrase banks were found, so a paid price point is untested.
Time each week and what AI does	3 to 5 hrs per week; AI proposes wording variants, you write and choose
Does it grow?	A digital file sells repeatedly, but one role per file means more files for growth
How crowded is it?	High from free content. Only a role-specific bank with real metric prompts looks worth paying for.
Where it fits	US UK AU CA

Skill level	Beginner
Money to start	Free
What can go wrong	Low to Medium: confidentiality of review content, plus copyright of AI text

Is this a good fit for you?

You have probably written a self-review and sat in a review meeting, which is exactly the experience buyers lack. It is a pure writing job that fits a quiet hour after dinner. Demand here is weak in our searches, so treat it as a small experiment, not a plan.

Only 1 hour a day? Write ten phrases for one role in 30 minutes, ask AI for variants for 15 minutes, then edit by hand in the last 15.

Your first hour

About an hour in all, one small step at a time

1. Pick one role you know well.
2. Write 30 phrases from your own head, with blanks like [NUMBER] and [PROJECT].
3. Ask AI for variants and prompts such as "What changed because of your work?", then keep only what you would genuinely use.
4. Lay out a four-page PDF in your own design.

Copy-and-paste prompts

Paste each one into any AI chat tool. Replace every [BRACKET] with your own details first. Read the answer critically before you use it.

Step 1 Research

```
I am designing a self-review phrase bank for people in the role of
[ROLE, e.g. sales operations analyst]. List 10 areas of work such a
person is usually reviewed on. For each, suggest two questions that
help them recall specific results. Do not invent statistics or
example employers. Tell me to check free phrase banks online myself
so my version adds something they lack.
```

What to look for. The questions ask the reader to supply their own facts; none contains a made-up number.

Step 2 Build a sample

```
Write 12 sentence starters with blanks for the area "[AREA, e.g.
process improvement]" for the role [ROLE]. Each starter must have a
[NUMBER or RESULT] blank and a short tip on where to find that
figure. Keep the tone confident but honest. Do not use phrases that
sound like bragging or that claim results the reader may not have.
```

What to look for. Every starter forces a real, checkable detail rather than empty praise.

Step 3 Find first client or listing

```
Write an honest listing (under 120 words) for a [ROLE] self-review
word bank PDF of [NUMBER OF PAGES] pages. Say it contains sentence
starters and prompts, written by me and edited by hand with help
from an AI tool. Do not promise promotions, ratings or pay rises. Do
not invent reviews.
```

What to look for. The listing states AI help and promises no career outcome.

Step 4 Check and improve

```
Check my word bank below. Flag phrases that are vague, exaggerate,
or look copied from a company's internal forms. List 5 phrases to
rewrite. Do not rewrite them for me. Word bank: [PASTE TEXT]
```

What to look for. Rewrite flagged phrases yourself, so the final text stays your own.

Keep it: your own reusable helper

You have just done the job once. Now save it as a small helper inside your own AI tool, so next time it takes two minutes. Name it **My Self-Review Phrase Helper** and paste this into its instructions.

Save Instructions for your helper

```
You are a writing assistant for someone with a full-time job
who sells a self-review phrase bank for one role. The person
writes the phrases and you only suggest variants.

Ask, one short question at a time: (1) Which role is the bank
for? (2) Which work area, for example process improvement? (3)
Is every phrase your own wording, with nothing taken from your
employer's forms or colleagues' reviews?

Output format:
1. Eight sentence starters with blanks such as [NUMBER] or
[RESULT].
2. For each, one question that helps the reader recall a real
result.
3. A "[CHECK]" list of phrases that sound like bragging or
could exaggerate.

Rules: Never invent statistics, employers or achievements.
Never copy text from company review forms or rating scales. Do
not promise ratings, promotions or pay rises. Remind the person
to read their employment contract about outside work, conflict
of interest, and who owns what they create, and to keep work
files and devices out of this project. Close every reply with:
"Rewrite what you keep in your own voice. You are the author."
```

Where. Claude: create a Project and paste into Project instructions. ChatGPT: create a Project or custom GPT and paste into Instructions. Gemini: create a Gem and paste into Instructions.

Each time you use it. Write: "Role = sales operations analyst, area = reporting accuracy." Then keep only the lines you would honestly use.

Check yourself, every time.

- Make sure every starter forces a real detail and none exaggerates.

- Confirm nothing is copied from work and that you checked your contract on outside work and ownership.

Download

A four-page role-specific PDF of sentence starters and recall prompts for writing a self-review.

File: `review-word-bank` (in the download pack that comes with this book).

Stay safe

The rules to know. Do the day-job check first (see "The day-job check" near the start of this book). Never reuse text from your own company's review forms, rating scales or feedback, or from colleagues' reviews: the employer may own it and it is confidential. Use only your own wording. If you sell on Etsy, digital items must be made and/or designed by the seller (Etsy Creativity Standards), so do not publish unedited AI text. Human authorship matters for copyright (US Copyright Office). Never promise a rating or a raise.

Red flags. Selling AI text without editing it, or implying the bank will "get you promoted".

Where this comes from. Source check: opened and read on 01/11/2026 Etsy Creativity Standards, US Copyright Office AI pages, 17 USC 201(b), all read 01/11/2026.

3 Project Kickoff and RACI Template Pack

A starter kit for small projects: a kickoff agenda, a RACI chart (who is Responsible, Accountable, Consulted, Informed), a risk log, a status report and a closure checklist.

Difficulty Beginner | **Cost** Free | **Risk** Low | **Crowd** Medium

The balance. A gentle start with room to stand out. A good place to begin.

At a glance

How soon might money arrive?	Weeks to months
What can it earn?	No reliable income figure found. One kickoff bundle was seen listed at $9; that is an asking price, not earnings.
Time each week and what AI does	3 to 6 hrs per week; AI drafts wording, you test the templates on a pretend project
Does it grow?	Digital files repeat-sell; add a template at a time
How crowded is it?	Medium: a few paid bundles and free tools from big software brands
Where it fits	 US  UK  AU  CA
Skill level	Beginner
Money to start	Free
What can go wrong	Low: avoid employer templates and certification trademarks

Is this a good fit for you?

If projects are part of your day job, you know the pain of starting with a blank page, and your evenings are enough to rebuild the basics in Google Sheets. Freelancers and small agencies do not have a project office, so a simple kit is useful to them.

Only 1 hour a day? Build the RACI sheet in 35 minutes, then spend 25 minutes testing it on an imaginary six-week project.

Your first hour

About an hour in all, one small step at a time

1. Open a blank Google Sheet.
2. Build a RACI grid with five roles and eight tasks for an imaginary website redesign.
3. Ask AI to question your grid: which roles overlap, which tasks have no owner.
4. Write a one-paragraph "how to use this" note.

Copy-and-paste prompts

Paste each one into any AI chat tool. Replace every [BRACKET] with your own details first. Read the answer critically before you use it.

Step 1 Research

```
I am making a project kickoff kit for [TYPE OF BUYER, e.g. freelance
designers] in [COUNTRY]. List the 6 documents a small project
usually needs in its first two weeks. For each, say who fills it in
and when. Do not copy any company's templates. Do not invent prices
or sales figures.
```

What to look for. Documents are generic and plain; no company names or branded methods appear.

Step 2 Build a sample

```
Design a RACI chart for a 6-week project called [PROJECT NAME] with
these roles: [ROLES] and these tasks: [TASKS]. Show it as a table
with R, A, C, I letters. Then list any task with two As or no A,
since each task should have exactly one Accountable person.
```

What to look for. The AI catches rule breaks (two As, no A) that you can fix by hand.

Step 3 Find first client or listing

```
Write a listing (under 120 words) for my project kickoff kit. Files:
[FILES]. Formats: Google Sheets and PDF. Mention it was drafted with
AI help and tested by me. Do not use words like PMP, PRINCE2 or
Agile as product names. Do not promise results. Do not invent
reviews.
```

What to look for. No certification names appear and the listing lists the exact files.

Step 4 Check and improve

```
Act as a busy agency owner. Look at my kit below and tell me what is
confusing, what is missing for a 6-week project and what I would not
use. Suggest 3 edits. Do not add features I did not describe. Kit:
[PASTE KIT DESCRIPTION OR TEXT]
```

What to look for. Confusion points you can fix by simplifying, not by adding more.

Keep it: your own reusable helper

You have just done the job once. Now save it as a small helper inside your own AI tool, so next time it takes two minutes. Name it **My Kickoff Kit Helper** and paste this into its instructions.

Save Instructions for your helper

```
You are a project-template assistant for someone with a full-
time job who sells project kickoff templates to freelancers and
small agencies. The person builds and tests everything.

Ask, one short question at a time: (1) Which document are we
building: agenda, RACI, risk log, status report or closure
checklist? (2) Who will use it, and for what size of project?
(3) Is it built from scratch, with none of your employer's
templates, logos or project names?

Output format:
1. The table or outline, with plain instructions for each
column.
2. A fictional example project with made-up names only.
3. A "[CHECK]" list for anything that could be hard to use or
unclear.

Rules: Do not use certification brand names such as PMP or
PRINCE2 as product names. Never reuse employer templates or
data. Do not claim the kit meets any standard. Remind the
person to check their employment contract for outside work,
conflicts of interest if clients overlap with their employer's,
ownership of what they create, and not using work devices or
data. Close every reply with: "Test it on a pretend project
yourself. You are the author."
```

Where. Claude: create a Project and paste into Project instructions. ChatGPT: create a Project or custom GPT and paste into Instructions. Gemini: create a Gem and paste into Instructions.

Each time you use it. Write: "Document = RACI, users = freelance designers, project = 6-week website redesign."

Check yourself, every time.

- Test the template on a pretend project and fix anything that confuses you.
- Check no work material, brand names or certification names appear.

Download

A Google Sheets kit with kickoff agenda, RACI grid, risk log, status report and closure checklist.

File: `kickoff-raci-kit` (in the download pack that comes with this book).

Stay safe

The rules to know. Do the day-job check first (see "The day-job check" near the start of this book), especially who owns work connected to your employer's business, and whether freelancing for agencies could compete with your employer. Build from scratch: never use your employer's templates, logos, colour schemes or internal project names. Avoid selling the pack under certification names such as PMP or PRINCE2, because those are owned by others; check the owners' trademark rules yourself before naming anything. Keep your tools separate: build on a personal account and device, not the work laptop.

Red flags. Copying a template you were given at work, or claiming the kit "meets" a standard.

Where this comes from.

Source check: opened and read on 01/11/2026 (market and price links seen in search results, not yet opened)

17 USC 201(b), read 01/11/2026. Price seen in searches 01/11/2026 (one shop, $9); not re-opened.

4 Month-End Checklist for Small-Business Owners (one country, one trade)

A one-page printable sheet that helps a sole trader or small firm tidy their records before they hand them to a bookkeeper: receipts missing, bank items to match, unpaid invoices, payroll prompts.

Difficulty Beginner **Cost** Free **Risk** Low to Medium **Crowd** Medium

The balance. A gentle start with room to stand out. A good place to begin.

At a glance

How soon might money arrive?	Weeks to months, helped by bookkeeper partners
What can it earn?	No reliable income figure found.
Time each week and what AI does	3 to 6 hrs per week; AI questions your list, you confirm each step
Does it grow?	A file sells again and again; each country or trade version is a new product
How crowded is it?	Medium: a few paid workbooks exist (one has 66 tasks) and a bookkeeper-aimed listing
Where it fits	 US  UK  AU  CA (tax lines differ in each)
Skill level	Beginner
Money to start	Free

What can go wrong	Low to Medium: it must stay organisation help, not accounting or tax advice

Is this a good fit for you?

If you work in accounting, finance or admin, you know which records go missing at month end. The product is a plain checklist, built in one evening, and it does not need you to give advice. That distinction is what keeps this safe for a person with a day job in the same field.

Only 1 hour a day? Draft the twelve steps in 30 minutes, then use AI to challenge them for 15, and lay the page out in 15.

Your first hour

About an hour in all, one small step at a time

1. Pick one country and one trade, for example electricians in Australia.
2. List twelve month-end steps from your own working knowledge, no employer files.
3. Ask AI which common items you missed and add a GST or VAT line.
4. Format it as a single printable page.

Copy-and-paste prompts

Paste each one into any AI chat tool. Replace every [BRACKET] with your own details first. Read the answer critically before you use it.

Step 1 Research

```
I want to create a month-end checklist for [TRADE, e.g.
electricians] in [COUNTRY] to prepare records for a bookkeeper. List
15 typical month-end tasks that are about organising records, not
giving tax advice. Mark anything that depends on local tax rules
with [CHECK] and name the tax authority to ask. Do not invent tax
rates or deadlines.
```

What to look for. The list stays on organising records and every tax-related line carries [CHECK].

Step 2 Build a sample

```
Turn these steps into a one-page printable checklist with tick boxes
and a column "Where to find it": [PASTE YOUR STEPS]. Add a line for
the sales tax or GST or VAT total, with a blank for the rate. Add
the footer: "Organisation help only. Not tax or accounting advice."
```

What to look for. The tax line has a blank rate, never a default number.

Step 3 Find first client or listing

```
Write an honest listing (under 120 words) for a month-end checklist
for [TRADE] in [COUNTRY]. Say it helps owners gather records for
their bookkeeper and is not tax advice. List files: [FILES]. Then
write a friendly 60 word note for a local bookkeeper offering to
share the checklist with their clients. Do not promise savings or
error-free books.
```

What to look for. Nothing in either text sounds like advice or a guarantee.

Step 4 Check and improve

```
Read my checklist as a cautious bookkeeper. List any line that looks
like tax advice, any step missing for [COUNTRY], and any unclear
wording. Do not add rates. Suggest 3 edits. Checklist: [PASTE]
```

What to look for. Anything flagged as "advice" should be reworded to "gather" or "prepare".