GoalTodo

Earn more: know your worth, ask for more and start a side income

Earn more

13 weeks · Mon, Nov 30 → Sun, Feb 28

Week by week

Tick a box each time you do a session.

Nov 30–Dec 6
Week 1

Your number to beat

Start

- [ ] Find your total pay before tax for the last full year: your employer's end-of-year tax summary, your tax return, or every payslip from the last 12 months added up
  30 min
- [ ] Write down your pay now, the date of your last pay rise, and what has changed in your job since then
  15 min
- [ ] Choose your comparison date: 12 months after the end of the year you just added up, such as the end of your next tax year. Put it in your calendar with last year's total and its dates in the note
  5 min

Done when: Last year's total pay is written down with the date of your last rise, and your comparison date is in your calendar

Sticking point: Use pay before tax, not take-home: tax and deductions change from year to year and can hide a rise. If you had overtime or side income last year, write each as its own line, side income after its costs.

Dec 7–13
Week 2

What official figures say your job pays

Research

- [ ] Look up your job in official pay figures for where you live: the National Careers Service job profiles or the ONS earnings tables in the UK, CareerOneStop's Salary Finder in the US, or your country's official pay statistics. Write down the typical range
  30 min
- [ ] Find five job adverts for the same role near you, or remote, that show the pay. Write down each one's pay and the experience it asks for
  45 min

Done when: You have a pay range for your role from official figures and from five job adverts

Sticking point: Your exact job title may not be listed. Match on what you do day to day, and note where your industry or area differs, because both change pay a lot.

Dec 14–20
Week 3

Ask people who do the work

Research

- [ ] Ask one or two people in a similar role, at another employer if you can, what the role usually pays. Ask about the range, not their own pay
  20 min
- [ ] Book a free session with a careers adviser: your government careers service, or your university's careers service if you studied there. Ask whether your range looks right
  30 min

Done when: You've asked two people, or one person and an adviser, and added what they said to your notes

Sticking point: Talking about pay can feel awkward. Asking what the role usually pays, rather than what someone earns, is easier for both of you.

Dec 21–27
Week 4

Where you sit, and how pay is decided

Research

- [ ] Write your range on one page: the low, middle and high figures you found, and where your pay sits
  20 min
- [ ] Find out how pay rises happen where you work: read your contract, staff handbook or pay policy, or ask HR when pay is reviewed and who decides
  20 min
- [ ] Check you're paid at least the legal minimum wage for your age and hours. If you're not, see Before you start: that's money you're owed, not a raise
  10 min

Done when: Your one page shows where your pay sits in the range, and you know when and how pay is reviewed where you work. The first step on your board is done.

Sticking point: If your pay is already near the top of the range, you can still ask on the strength of what you've added. If it's well below and you think it won't move, the Find a better job plan covers changing jobs.

Dec 28–Jan 3
Week 5

Your evidence

Prepare

- [ ] [ ] List what you've done in the last 12 months that helped: results, money saved or brought in, problems fixed, praise from colleagues or customers. Put a number on each one you can
  30 min
- [ ] List the responsibilities you've taken on since your pay was last set, and tasks that weren't part of your job when you started
  20 min

Done when: You have five or more achievements, with a number on at least two, and a list of the duties you've added

Sticking point: If nothing feels big enough, think smaller and more concrete: a task that's now faster, a new starter you trained, the work you covered when someone left.

Jan 4–10
Week 6

Your figure and your written request

Prepare

- [ ] Choose the exact figure or percentage you'll ask for, from your range and your evidence
  15 min
- [ ] Write a one-page request: what you enjoy about the job, what you've delivered, the duties you've added, the pay range for your role, and the figure you're asking for
  45 min
- [ ] Write down what you'd accept if the full amount isn't possible: a smaller rise with a review date, a new title, training, or more leave
  15 min

Done when: Your one-page request names an exact figure, and your fallback list is written

Sticking point: Keep your reasons about the work and the going rate, not your bills. Rising rent or debts are real pressures, but they're not what an employer can weigh.

Jan 11–17
Week 7

Practise out loud

Prepare

- [ ] [ ] [ ] Say your opening and your figure out loud until they come out calmly
  10 min
- [ ] Ask a friend to play your manager and push back with "there's no budget" or "not this year". Practise a calm answer to each
  20 min

Done when: You've said your request out loud to someone and answered two pushbacks

Sticking point: A pause after you name your figure is normal. Let it sit, and don't fill it by lowering the number.

Jan 18–24
Week 8

Book the meeting

Ask

- [ ] Ask your manager for a short meeting about your role and pay, in person or by a short message. Don't raise it in the middle of another conversation
  5 min
- [ ] Check the timing: if pay reviews are coming up, ask before decisions are made. If the business is making cuts or layoffs, think about waiting a few weeks
  10 min
- [ ] Reread your request and your evidence
  15 min

Done when: Your meeting is in the diary

Sticking point: If your manager can't set pay, ask anyway. They'll usually need to take your case to whoever can, and your written request helps them do it.

Jan 25–31
Week 9

Make the ask

Ask

- [ ] Hold the meeting: say what you enjoy about the job, go through your evidence, name your figure, then listen
  30 min
- [ ] Hand over or send your written request, and ask when you can expect an answer
  5 min
- [ ] Write down what was said and the date you agreed to hear back
  10 min

Done when: You've asked for an exact figure, your written request is with your manager, and you have a date for the answer. The second step on your board is done.

Sticking point: Don't expect an answer in the room. A pay decision often needs someone else's sign-off, so a date to hear back is a good result.

Feb 1–7
Week 10

The answer, and one idea for extra income

Follow up

- [ ] If the answer is yes, ask for it in writing, with the new figure and the date it starts. If it's no, ask what you'd need to do to earn a rise, and agree a date to talk again. If it hasn't come, follow up on the agreed date
  15 min
- [ ] List three ideas for extra income that use a skill you have, cost little or nothing to start, and fit the hours you have spare: tutoring, weekend or evening shifts, a service for people near you, or selling something you make. Pick one
  30 min
- [ ] Read your contract and staff handbook for anything about outside work, conflicts of interest, or using your employer's time, equipment or customers. Ask HR if it's unclear
  20 min

Done when: You've followed up on your raise, picked one idea for extra income, and checked your contract allows it

Sticking point: A no isn't the end. Write down the feedback and the date to talk again, and keep going with the plan: the next two steps don't depend on the answer.

Feb 8–14
Week 11

Tax, records and a scam check

Set up

- [ ] Find the tax rule for your extra income where you live. Wages from a second job have tax taken off through payroll, called PAYE in the UK. For self-employed side income in the UK, the tax-free trading allowance covers the first £1,000 of gross income from all of it together, and above that you register for Self Assessment. In the US, net self-employment earnings of $400 or more mean you file a tax return, and you may need to pay estimated tax or have more taken from your paycheck. Elsewhere, check your national tax office's guidance
  30 min
- [ ] Set up a simple record: a sheet or notebook with every payment in and every cost, with dates. Keep the receipts
  15 min
- [ ] Run your idea through a scam check: if anyone asks you to pay to get the work, for training, a starter kit, equipment or a fee, walk away. See Spotting a scam
  10 min
- [ ] If it's self-employed income, decide what share of each payment you'll set aside for tax, and where it goes, such as a separate savings pot
  10 min

Done when: You know the tax rule where you live, your record is ready, and your idea has passed the scam check

Sticking point: If you get benefits or tax credits, check how extra income affects them before you take your first job.

Feb 15–21
Week 12

Offer it to your first customers

Start

- [ ] Set your price from what others charge for the same thing near you. If your idea is shifts for an employer, note the pay rate instead
  20 min
- [ ] Tell five people what you're offering, and ask for a first job or the name of someone who might want one. For shifts, apply to at least two employers instead
  30 min
- [ ] Work on your side income in a block you've set aside
  1 to 2 hours

Done when: Your price is set and at least five people know what you're offering, or you've applied for shifts with at least two employers

Sticking point: Keep it small. One or two hours a week you can keep up is better than a plan that takes every evening and wears you down in your main job.

Feb 22–28
Week 13

First money in, and the date to compare

Check

- [ ] Do your first paid job or shift, or follow up the people and employers you contacted last week
  1 to 2 hours
- [ ] If you've earned anything, write it and any costs in your record, and move your tax share aside
  10 min
- [ ] Open your calendar at your comparison date. Beside last year's total, write what to add up on the day: your pay before tax for those 12 months, plus your side income after its costs
  10 min

Done when: Your first side job is done or booked, or you've followed everyone up and put a date in your calendar for your next try. Any earnings are in your record, and your comparison date has last year's total beside it. The third step on your board is done.

Sticking point: A rise and a side income take months to add up. The last step on your board is ticked on your comparison date, not this week.

How the plan works

The plan follows the four steps on your board: find out what your work pays elsewhere, ask for a raise or a new client, add one new source of income, then earn more than last year.

First you find your numbers. You write down what you earned last year, before tax: that's the number to beat. Then you find out what your kind of work pays, from official pay figures, job adverts and people who do it, and see where you sit.

Then you ask. If you're employed, you build your case, put it in writing and ask your manager for a specific figure. If you're self-employed, you set a new rate, give your clients notice and ask for new work at the new rate.

Then you add one more source of income, small and safe: checked against your contract, your tax rules and the warning signs of a scam.

Be clear about where it ends. The plan ends with your ask made, a side income offered to its first customers and a date in your calendar to compare this year's earnings with last year's. It can't promise a yes, and a side income takes months to add up. The last step on your board is ticked on that date, when you add up the year.

Most weeks take one to two hours. This plan is education, not advice: it never tells you which job board, platform or service to use.

Which level to pick

▪ I'm employed: you're paid a wage or salary by an employer. 13 weeks: you ask for a raise in week 9 and by week 13 your side income has a first job done or booked, or a dated next try.

▪ I'm self-employed or freelance: you set your own rates and work for clients. 12 weeks: you send new rates to your clients in week 7, ask for new work in week 8, and by week 12 a new source of income has a first job done or booked, or a dated next try.

If you do both, pick the one most of your income comes from. If you'd rather leave your job than ask for more, the Find a better job plan is the one to follow, and the side income weeks here can run alongside it.

Before you start

If you're paid less than the legal minimum wage, that's not a raise to ask for: it's money you're owed. In the UK, check the National Minimum Wage and National Living Wage rates (https://www.gov.uk/national-minimum-wage-rates) and contact Acas for free, confidential advice. In the US, your state's labor department or the US Department of Labor's Wage and Hour Division can help.

If money is tight right now, the Keep a budget plan shows where it goes, and a free debt advice service can look at your whole situation. Never borrow to start a side income, and never pay upfront to be given work.

Check your contract before you take on outside work. Some contracts restrict working for another employer, working for a competitor, or using what you know from your job. In the UK, Acas explains when these clauses apply (https://www.acas.org.uk/employment-contracts-and-the-law/exclusivity-clauses), including when the law stops an employer using them against lower-paid workers.

If you get benefits or tax credits, extra income can change them. Check before you start.

Keep the side income outside your job. Use your own time and equipment, and keep it away from your employer's customers unless they've agreed.

Tax on extra income

Extra income is usually taxable, even when it's small or paid in cash. Keep a record of every payment and cost from day one, and put a share of each self-employed payment aside for tax.

▪ A second job as an employee, such as shifts paid through payroll: your employer takes the tax from your pay. In the UK this is PAYE, and in the US your employer should withhold tax from your paycheck.

▪ UK, self-employed side income, such as selling, a service or freelance work: the tax-free trading allowance covers up to £1,000 a year of gross income from all your side hustles and self-employed work together. You use it instead of claiming costs, not as well, and it can't cover income from your employer. Above £1,000, you register for Self Assessment and pay tax on your profit or on what's above the allowance. HMRC's guide to side hustle income (https://taxconfident.campaign.gov.uk/working-life/changing-work-income/extra-income) and GOV.UK's page on the trading and property allowances (https://www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income) explain the details, including when claiming costs is better.

▪ US, self-employed or gig income: if you have net earnings from self-employment of $400 or more, you file a tax return, even for a side job. As an independent contractor you may need to pay estimated tax four times a year, or, if you also have a job, have more tax taken from your paycheck instead. The IRS explains how on

its gig work tax page (https://www.irs.gov/businesses/small-businesses-self-employed/manage-taxes-for-your-gig-work).

- Elsewhere: your national tax office has guidance on declaring extra income.

If your situation is complicated, a registered tax adviser or your tax office can tell you where you stand.

Spotting a scam

Scammers target people looking for extra income. Walk away if:

- You're asked to pay to get the work: for training, a starter kit, equipment, a background check or a "processing fee". Real work pays you, not the other way round.
- The pay is far above what you found in your research, especially for work that needs no experience.
- You're rushed: told to decide today, or that places are nearly gone. Real employers and clients give you time to ask questions.
- Someone contacts you out of the blue with an offer you didn't apply for, or asks for your bank details or ID before any written offer.
- You're sent money and asked to send some of it on.
- It promises quick or guaranteed returns, such as trading or investing schemes sold as a side income. High returns with no risk don't exist: the Start investing plan has a week on spotting investment scams, and the FCA's ScamSmart (https://www.fca.org.uk/scamsmart/how-avoid-investment-scams) lists the warning signs.

If you're unsure, stop and check with someone you trust. In the UK, Citizens Advice can help you check (https://www.citizensadvice.org.uk/consumer/scams/check-if-something-might-be-a-scam/), and you can report fraud to Report Fraud on 0300 123 2040, or in Scotland to Police Scotland on 101. In the US, report it to the Federal Trade Commission. In Australia, report it to Scamwatch. If you've paid a scammer, call your bank straight away.

What you'll need

- Last year's earnings: your end-of-year tax summary, tax return, accounts or payslips.
- Official pay figures, such as the National Careers Service job profiles (https://nationalcareers.service.gov.uk/explore-careers) and the ONS earnings survey (https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/latest) in the UK, or CareerOneStop's Salary Finder (https://www.careeronestop.org/Toolkit/Wages/find-salary.aspx) in the US, which uses official wage data.
- Five or more job adverts for your role that show the pay.
- Your contract and staff handbook, or your client contracts.
- A notebook or spreadsheet for your range, your evidence and, later, every side payment and cost.
- One to two hours a week, in your calendar.

Common mistakes

- Asking without a figure. Name an exact amount or percentage, backed by your range.
- Making it about your bills. Your case is the work you do and the going rate, not what you need.
- Raising it in passing. Ask for a meeting of its own, and bring it in writing.
- Taking a no as final. Ask what it would take, and agree a date to talk again.
- Not getting it in writing. A yes, a new rate or a client's agreement should all be confirmed in writing.
- Paying to start a side income, or borrowing to fund one.
- Forgetting tax. Set a share aside from the first payment.
- Taking on so much extra work that your main job or your rest suffers.

Your comparison date

On the date in your calendar, add up your earnings before tax for the 12 months since last year's period ended, from the same kind of records as last year: pay, plus client and side income after their business costs. Put the total beside last year's.

- If it's higher, the last step on your board is done. Pay generally rises each year, so if you can, also check your rise against inflation: official pay figures report both.
- If it's not, look at which part fell short. A no on the raise means another ask, on the date you agreed. A slow side income means a new price or a different idea. If your pay is stuck below the going rate, the Find a better job plan is the next step.

Keep the record going. Once a year, before your pay review or when you renew your rates, do the research weeks again: it only takes an evening once you know where to look. And when you're earning more, the Keep a budget and Build an emergency fund plans help it go further.

If you fall behind

Missed 1 week: Carry on with this week. If you missed an ask week, do it now: a late ask is fine, a skipped one isn't.

Missed 2 weeks: Pick up where you stopped and move your finish date on by two weeks. If you're short of time, you can leave out the week of asking people or practising out loud, never the ask itself or the last three weeks.

Missed 4 weeks: Check your range still holds by looking at three new adverts, then carry on from where you stopped. If you'd booked a meeting or sent rate letters, follow up on those first.

Missed 8 or more weeks: Reread your notes from week 1. If your job or clients have changed, start again at week 1 of the level that fits you now, and set a new finish date on the plan page. Keep your comparison date as it is.

Sources

Office for National Statistics (UK)
`https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2026`
“Median weekly earnings for full-time employees were £811.20 in April 2026, compared with £766.60 in April 2025.”

Office for National Statistics (UK)
`https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2026`
“Median weekly earnings for full-time employees increased on the year to April 2026 for all major occupations, sector-level industries and regions and countries.”

University of New Hampshire
`https://www.unh.edu/tipsguides/best-way-ask-salary-increase`
“Many companies have set times during the year when they review performance and consider promotions and pay increases.”

University of New Hampshire
`https://www.unh.edu/tipsguides/best-way-ask-salary-increase`
“Make sure you’re clear in asking for what you want – you should request a definitive dollar amount or percentage increase.”

University of New Hampshire
https://www.unh.edu/tipsguides/best-way-ask-salary-increase
“Make sure you have prepared a formal, written request outlining the points you make in the conversation.”

Charles Sturt University
https://insight.study.csu.edu.au/how-to-ask-for-a-pay-rise/
“Don’t spring the topic during an unrelated discussion.”

Charles Sturt University
https://insight.study.csu.edu.au/how-to-ask-for-a-pay-rise/
“Thank your manager and get the details in writing.”

Charles Sturt University
https://insight.study.csu.edu.au/how-to-ask-for-a-pay-rise/
“Ask for clear, measurable feedback so you know what’s needed to be fairly considered next time.”

IPSE, the Association of Independent Professionals and the Self-Employed
https://www.ipse.co.uk/advice/how-to-raise-your-client-rates
“Other useful sources of information on freelance rates include job adverts, and speaking to other self-employed professionals in your industry.”

IPSE, the Association of Independent Professionals and the Self-Employed
https://www.ipse.co.uk/advice/how-to-raise-your-client-rates
“Typically, this could be 60 to 90 days before your prices will change.”

IPSE, the Association of Independent Professionals and the Self-Employed
https://www.ipse.co.uk/advice/how-to-raise-your-client-rates
“Generally, it’s advisable to state exact prices rather than percentage increases, as clients may not immediately recall what they’re currently paying.”

HM Revenue & Customs (UK)
https://taxconfident.campaign.gov.uk/working-life/changing-work-income/extra-income
“Most people can earn £1,000 from ‘side hustles’ before they need to tell us about it.”

HM Revenue & Customs (UK)
https://taxconfident.campaign.gov.uk/working-life/changing-work-income/extra-income
“The tax-free trading allowance is for all of your side hustles and self-employed jobs.”

HM Revenue & Customs (UK)
https://taxconfident.campaign.gov.uk/working-life/changing-work-income/extra-income
“Whatever you do to make extra income, you’ll find it useful to keep a good record of all the money you make somewhere safe – like on your phone or laptop.”

Internal Revenue Service (US)
https://www.irs.gov/businesses/small-businesses-self-employed/manage-taxes-for-your-gig-work
“You must file a tax return if you have net earnings from self-employment of $400 or more from gig work, even if it's a side job, part-time or temporary.”

Internal Revenue Service (US)
https://www.irs.gov/businesses/small-businesses-self-employed/manage-taxes-for-your-gig-work
“You may avoid making estimated tax payments on your gig income by withholding more tax from your employee paycheck.”

Acas (UK)
https://www.acas.org.uk/employment-contracts-and-the-law/exclusivity-clauses
“Sometimes employers might include employment contract terms that restrict a worker's actions.”

Utah State University Extension
https://extension.usu.edu/remoteworkcertificate/job-search-resource-hub/articles/12-remote-job-scam-red-flags
“If they ask for payment for equipment, training, certification, background checks, or “processing fees,” it’s almost certainly a scam.”

Utah State University Extension
https://extension.usu.edu/remoteworkcertificate/job-search-resource-hub/articles/12-remote-job-scam-red-flags
“Legitimate employers allow time for questions and decision-making.”

Utah State University Extension
https://extension.usu.edu/remoteworkcertificate/job-search-resource-hub/articles/12-remote-job-scam-red-flags
“If the pay is unusually high for the level of experience required, especially for entry-level, part-time, or no-experience roles, that's a major warning sign.”

GOV.UK (HM Revenue & Customs)
https://www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income
“You cannot deduct any other expenses or allowances if you claim the allowances.”

GOV.UK (HM Revenue & Customs)
https://www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income
“your employer or the employer of your spouse or civil partner”

GOV.UK
https://www.gov.uk/income-tax/how-you-pay-income-tax
“This is the system your employer or pension provider uses to take Income Tax and National Insurance contributions before they pay your wages or pension.”

Internal Revenue Service (US)
https://www.irs.gov/businesses/small-businesses-self-employed/manage-taxes-for-your-gig-work
“If you do gig work as an employee, your employer should withhold tax from your paycheck.”

Internal Revenue Service (US)
https://www.irs.gov/businesses/small-businesses-self-employed/manage-taxes-for-your-gig-work
“If you earn money for gig work as an independent contractor, you may have to pay quarterly estimated taxes.”

IPSE, the Association of Independent Professionals and the Self-Employed
https://www.ipse.co.uk/advice/how-to-raise-your-client-rates
“With existing clients, it’s useful to re-examine your original contract, and see if the scope of work has expanded substantially over time.”

Stop! Think Fraud (UK Government)
https://stopthinkfraud.campaign.gov.uk/reporting-fraud
“In Scotland, all reports of fraud and any other financial crime should be reported to Police Scotland by calling 101.”

Stop! Think Fraud (UK Government)
https://stopthinkfraud.campaign.gov.uk/reporting-fraud
“Tell the police about cyber crime and fraud at Report Fraud online or by calling 0300 123 2040.”

This plan online	`https://goaltodo.com/earn-more`
Reach it with others on Welang	`https://welang.com/goals/earn-more`
Reach it on your own in HourLife	`https://www.hourlife.com`