THE THOUGHTFUL HUSTLE

INSIDER

Issue 3 | July 2026



REAL-LIFE STORY | SECOND ACTS

She Retired From Government Work. At 62 She Built a Company Teaching Others to Win It.

How Maria Gonzalez turned a career into a thriving second act

ALSO IN THIS ISSUE:

- The £1,000 Question: Side Hustle Tax Made Simple
- The Two-Hour Week: A Hustle That Fits Your Life
- The Fear of Getting It Wrong
- New: Colin's AI Resource Hub (a GPT every Tuesday)
- Three Free Tools to Keep You Organised
- Colin's Picks + News & Trends

Your monthly deep-dive into earning more, worrying less, and enjoying the ride.

WELCOME FROM COLIN

Welcome to Issue 3

Last month I wrote about the pension gap, and it struck a chord. A good number of you replied, and the common thread was not panic. It was something quieter and more practical: “Right, Colin. I take the point. So where do I actually begin, and what do I need to know before I do?”

That question shaped this issue.

We open with a story I found genuinely cheering. Maria Gonzalez spent her career in government procurement, retired, and then at 62 started a company teaching small businesses how to win the very contracts she used to manage. She did not reinvent herself. She simply refused to leave decades of hard-won knowledge on the shelf. I think there is a lesson in that for almost everyone reading this.

Then we get practical about the thing that quietly worries a lot of people once they start earning a little on the side: tax. I have written a plain-English guide to the £1,000 rule. No jargon, no scaremongering, just what is true and what you actually need to do. It is far simpler than most people fear.

There is also a piece on building a small venture around a life you already like (not the other way around), a look at the free tools worth knowing about, and a few honest words about the fear of getting things wrong, which I think holds more of us back than any lack of ideas ever does.

As always, everything in here is properly researched and sourced. When I give you a figure, I tell you where it came from. When I recommend something, I tell you why, and whether I earn from it.

I hope it gives you something useful to think about over a cup of tea.

Keep thinking, keep hustling, and keep it thoughtful.

Colin
The Thoughtful Hustle Insider | July 2026

WHAT'S INSIDE THIS MONTH

pg 3 **REAL STORY: A SECOND ACT AT 62**
Maria Gonzalez turned a career into a company.

pg 7 **THE £1,000 QUESTION**
Side hustle tax, explained in plain English.

pg 11 **THE TWO-HOUR WEEK**
Building a hustle that fits your life.

pg 14 **TOOLS & TECH**
Three free tools, plus my new AI Resource Hub.

pg 17 **THE FEAR OF GETTING IT WRONG**
The worry that holds us back most.

pg 19 **COLIN'S PICKS**
This month's recommended tools and training.

pg 21 **NEWS & TRENDS**
What's moving in the world of side income.

REAL-LIFE STORY | SECOND ACTS

She Retired From Government Work. At 62 She Built a Company Teaching Others to Win It.

How Maria Gonzalez turned a career's worth of know-how into a thriving second act

Source: AARP, "How Older Entrepreneurs Turn Experience Into Innovation," March 2026



The most valuable thing Maria had was not new. It was everything she already knew.

For most of her working life, Maria Gonzalez did a job that almost nobody outside it fully understands: procurement for the state of Massachusetts. If that sounds dry on paper, hold on, because what she did with it after she retired is anything but.

Procurement is the business of how large organisations buy things, and crucially, how outside suppliers win the contracts to sell to them. It is a world of rules, forms, deadlines, and unwritten know-how. Maria spent decades on the inside of it.

Then she retired. And like a great many capable people who have spent a lifetime being useful, she found that retirement, for all its pleasures, left something wanting.

So in 2019, at an age when most people are advised to wind down, she started a company. It teaches small businesses how to land government contracts, the exact thing she had spent her career administering from the other side of the desk. She has been in demand as a conference speaker ever since.

"People seem to forget that when the internet came about, nobody knew how to use it. There was no manual. We learned as we went."

That line, which she gave to AARP, is the heart of why I wanted to share her story. Because the quiet fear I hear from so many of you is some version of "the world has moved on and left me behind." Maria's answer is simple and bracing: everyone learns as they go. She is doing it right now, in her sixties, using AI tools to run her training workshops. Nobody handed her a manual for that either.

What makes her story so useful

I want to be careful, as always, not to turn this into a "follow your dream and anything is possible" fairy tale. It is more grounded and more encouraging than that. There are three things about Maria's second act that almost anyone reading this can borrow.

She sold what she already knew.

Maria did not go back to college. She did not reinvent herself as something she was not. She took the single most valuable asset she owned, decades of specialist knowledge, and turned it into a service other people were willing to pay for. The knowledge was already paid for. She had spent a career acquiring it. All that remained was to package it and offer it.

You almost certainly have an equivalent. It might not be procurement. It might be teaching, nursing, bookkeeping, running a home on a tight budget, gardening, dealing with tradespeople, navigating the benefits system, or knowing your way around a particular craft or industry. The specific subject matters far less than the principle: the thing you know inside out is the thing someone else will pay to be shown.

She funded it herself, modestly, and kept the risk small.

This is the part the excitable business press tends to skip. Older founders very often have an advantage younger ones do not: a little runway. Research on entrepreneurs over 50 points out that decades of saving can give a mature founder more breathing room to get started, without loans and without betting the house. A cash crunch is the single most common reason new ventures fail, and starting small and self-funded is one of the surest ways to avoid it. Maria did not need a big launch. She needed a first client.

She kept learning, and treated that as normal rather than frightening.

The detail I keep coming back to is that Maria uses AI to manage her workshops. Here is a woman who began her career long before the internet existed, cheerfully adopting the newest tools of 2026 because they save her time and help her serve her clients better. She did not wait until she felt fully confident with the technology. She started, and the confidence followed. (More on that exact point later in this issue.)

The bit that applies to you

You do not need Maria's specific background. What you need is the shape of her story: expertise you already have, a start small enough to be safe, and a willingness to learn the next bit as you go rather than waiting to feel ready.

That shape is available to almost everyone reading this. The research backs it up, too. Among people aged 55 to 64, ownership of established businesses that have lasted several years is actually higher than among the much-hyped 25 to 34 group, and the younger cohort shuts businesses down at around three times the rate. Experience, it turns out, is not a disadvantage in this game. It is very often the edge.

Maria put it best. Nobody gets a manual. We all learn as we go. The only real question is whether you begin.

FEATURE | MONEY-MAKING IDEAS & HOW-TOS

The £1,000 Question: What Every Side Hustler Should Know About Tax

In plain English, with no scaremongering. It is simpler than most people fear.

Sources: Low Incomes Tax Reform Group (LITRG), April 2026; GOV.UK "Help for Hustles" campaign; Simply Business, 2026; TaxAssist Accountants, 2025. This is general information, not personal tax advice. For your own situation, check GOV.UK or speak to an accountant.



The rules are knowable, and staying on the right side of them is easier than you think.

Once people start earning a little from a side project, a quiet worry often creeps in. "Do I have to tell the taxman? Have I done something wrong? Will I get a letter?"

I understand that worry completely, and I want to take the fear out of it, because the reality is far more manageable than the anxiety. Let me walk you through what is actually true, in the plainest English I can manage.

The £1,000 trading allowance

Everyone in the UK gets a tax-free trading allowance of £1,000 per tax year. The tax year runs from 6 April to 5 April.

Here is what that means in practice. If your total side income for the year is £1,000 or less, you generally do not need to register with HMRC, and you do not need to file anything. Nothing to do. That is called "full relief," and for a lot of people just dipping a toe in, it is the whole story.

There is one word to underline, because it trips people up: the £1,000 figure is your **gross** income, not your profit. Gross means the total amount that came in, before you take off any of your costs.

An example makes it clear. Say you sell handmade cards and take £940 across the year. You are under £1,000, so there is nothing to report. But if you take £1,100, even after spending £300 on materials, you have still passed the threshold, because HMRC looks at the £1,100 that came in, not the £800 left after costs.

What happens when you go over £1,000

If your gross trading income for the year is more than £1,000, you need to register for Self Assessment and complete a tax return. This sounds more daunting than it is. Registering is free and done online at GOV.UK, and you will need a Government Gateway account.

Two dates worth remembering

• Register by **5 October** following the end of the tax year in which you went over. Cross £1,000 during 2025/26, and you register by 5 October 2026.

• The online return itself is then due by the following **31 January**.

HMRC can take a few weeks to send your Unique Taxpayer Reference, which you need before you can file, so register in good time.

And here is the reassuring part that often gets lost. Registering does not automatically mean a big tax bill. Once you are in the system, you have a choice. You can either claim the £1,000 allowance (and pay tax only on income above it, with no need to tot up expenses), or you can deduct your actual business costs instead, whichever leaves you better off. On top of that, everyone has a personal allowance (currently £12,570), so if your total income across everything sits below that, your tax bill may be very small or nothing at all.

The bit that is genuinely new: the platforms now report to HMRC

This is the change that has made a few headlines and worried some people, so let me be straight about it. Since the start of 2024, digital platforms such as eBay, Etsy, Vinted, and Airbnb have been legally required to share seller earnings data directly with HMRC.

In plain terms: if you are earning through those platforms, HMRC may well already have a record of it. That is not a reason to panic. It is simply a reason to keep things above board, which is easy to do once you understand the rules on this page. Casual clear-outs of your own second-hand belongings are generally not taxable. It is buying or making things to sell at a profit that counts as trading.

One thing you may have heard that is only half true

You may have read that the threshold is going up to £3,000. Here is the accurate picture, because the reporting on this has been muddled.

The government has said it intends to raise the Self Assessment **reporting** threshold to £3,000, which would take an estimated 300,000 people out of filing a full tax return. But two important caveats:

1. As things stand, this has **not** yet become law, and no start date has been confirmed. Until it does, the £1,000 rule is what applies. Do not assume the higher figure is in force.

2. Even when it does arrive, the £1,000 tax-free **trading allowance** itself is not changing. The proposal is about who has to fill in a full return, not about how much you can earn tax-free. People earning between £1,000 and £3,000 would still owe tax, just via a simpler online service rather than a full return.

So the honest summary is: watch this space, but for now, work to the £1,000 rule.

Colin's plain takeaway

Keep a simple record of what comes in and what you spend, from day one. A notebook or a basic spreadsheet is fine. If you stay under £1,000 gross, relax, there is nothing to do. If you go over, register in good time, and remember that owing tax and paying a fortune are not the same thing. The rules are knowable. Once you know them, the fear tends to disappear, and you can get on with the enjoyable part.

Remember: this is general information to help you understand the landscape, not personal tax advice. Everyone's circumstances differ. GOV.UK has a free tool to check whether you need to file, and a good accountant is worth their fee if your side income starts to grow.

FEATURE | PRODUCTIVITY & FOCUS

The Two-Hour Week: Building a Hustle That Fits Your Life

Not the other way around



The best pace is the one you can keep up on an ordinary Tuesday.

There is a particular kind of advice about side hustles that I have come to distrust. It is the sort that assumes you have endless energy, a spare bedroom you have turned into a “studio,” and a burning desire to turn every waking hour into output. That is not most of us, and it is certainly not the readers of this newsletter.

So let me offer a gentler and, I think, more realistic model. Build the hustle around the life you already like, rather than rearranging your life around the hustle.

Here is a grounding fact worth holding onto. Research into UK side hustlers found that among people aged 65 and over, more than half spend just one to five hours a week on their side project. That is the norm, not the exception. A modest, steady rhythm is how most people in our age group actually do this. If anyone tells you it takes forty hours a week, they are describing a job, not a side hustle.

With that in mind, a few practical ideas for keeping it small and sustainable.

Work to your energy, not the clock

You know when you are at your best. For a lot of us it is the morning, tea in hand, before the day's errands take over. Rather than forcing yourself to “be productive” at 4pm when you would rather be in the garden, put

your one or two focused sessions where your energy naturally is. A small amount of good work beats hours of tired, reluctant work every time.

Batch the fiddly bits

Most small ventures have repetitive tasks: writing a few product descriptions, photographing items, replying to messages, sorting receipts. Rather than dotting these through the week, gather them up and do them in one sitting. Half an hour of “admin, all at once” on a Friday feels far lighter than ten small interruptions across seven days.

Define your “minimum viable week”

Decide the smallest amount that counts as keeping the thing alive. Perhaps it is “list two items and reply to any messages.” That is it. On a busy or low-energy week, you do only that, and you have still kept going. On a good week you do more. The point is to remove the all-or-nothing thinking that makes people quit. Consistency at a low level beats bursts of effort followed by long silences.

Let it be a bit slow

A side project you enjoy and keep up for two years will almost always beat a frantic one you burn out on in two months. There is no medal for rushing. Slow and steady is not a consolation prize here. For our stage of life, it is very often the winning strategy.

If you take one thing from this piece, let it be this: you are allowed to build something small, at a pace that suits you, around a life you have earned. That is not a lesser version of a side hustle. For many of us, it is the entire point.

TOOLS & TECH

Tools & Tech: Free Ways to Stay Organised (and a New Resource I've Built for You)

Sources: LITRG guidance on record-keeping, April 2026; GOV.UK; Online Skills Academy AI Resource Hub.



The right simple tool removes friction. That is the whole job.

This month's tools tie directly to the tax piece earlier in the issue, plus something new I am genuinely pleased to share with you.

1. A simple income and expenses tracker

You do not need fancy accounting software to start. A basic spreadsheet with three columns, date, what it was, and how much, covers you for both money in and money out. Keeping this from day one is the single best habit you can build, because it turns the tax question from a worry into a two-minute glance.

One important word of caution. The Low Incomes Tax Reform Group flags a real trap with automatic tracking apps that link to your bank account. If an app reads the amount that lands in your account after a platform has already taken its fees, it may record that as your income, which is lower than your true gross figure. Since HMRC's £1,000 threshold is based on gross income, an app like that could give you a false sense of being under the line. If you use an app, make sure it captures the full amount before fees, or simply keep your own note alongside it.

2. GOV.UK's free “check if you need to send a tax return” tool

Before you assume anything about your tax position, GOV.UK has a free, official questionnaire that tells you whether you need to file. It takes a few minutes and it is the authoritative source, straight from the horse's mouth. Far better than guessing, and far better than a stranger's opinion on a forum.

3. New: Colin's AI Resource Hub

This is the one I have been looking forward to telling you about.

I have built a free **AI Resource Hub**, a growing library of practical AI tools and Custom GPTs designed specifically for people like us. Not clever for the sake of clever. Useful before clever, beginner-friendly, and focused on getting a real job done: writing an email, checking whether a business idea holds water, drafting content, saving you time on the fiddly things.

Here is how it works, and why it is worth bookmarking

• **A new GPT every Tuesday.** I add a fresh, useful tool each week, announced through my related Online Skills Academy emails. So it is worth checking back regularly, because the collection keeps growing.

• **All free, and built for this audience.** Chosen and made with the cautious, sensible, “just show me something that works” reader in mind. No hype, no jargon.

• **You help decide what comes next.** If there is a task that eats your time, a problem you keep running into, or a job you wish something could just do for you, email me and tell me. If enough of you ask for the same thing, I will find it or build it. The next GPT could be one you suggested.

You can explore the Hub here: **https://onlineskillsacademy.com/ai-resource-hub/**

And to suggest the next GPT, just reply to any of my emails, or write to me with your idea. Tell me the issue, the problem, or the time-saver you would like solved. I read every one.

MOTIVATION & MINDSET | AUDIENCE EMPATHY

The Fear of Getting It Wrong

The worry that holds more of us back than any shortage of ideas

By Colin



The stakes at small scale are low. The fear is what feels large.

I want to talk about something that comes up, unspoken, in a lot of the emails I receive. It is not a lack of ideas. Most of you have plenty of those. It is the fear of getting it wrong.

The fear of an official-looking letter. The fear of making a mistake with money, or tax, or technology. The fear of trying something publicly and having it not work, and feeling a bit foolish. I think this fear, more than anything else, is what keeps good, capable people standing at the edge of the pool, year after year, not getting in.

Let me say a few honest things about it.

First, the fear is understandable, and you are not silly for feeling it. Starting something at this stage of life genuinely does feel different than it did at 25. There is more to protect, and a stronger sense that time and dignity matter. That is not weakness. It is wisdom, and it deserves respect, including from yourself.

Second, at a small scale, the actual stakes are low. This is the thing the fear does not want you to notice. If you sell a few items and earn under £1,000, there is, as we saw earlier in this issue, quite literally nothing to report. If you go over, the rules are knowable and forgiving to those who make an honest effort. The technology can be learned one small step at a time. The worst realistic outcome of most first attempts is that

something does not sell, and you have learned something for next time. That is not failure. That is data.

Third, the way through fear is almost never more thinking. It is one small action. You do not reason your way out of this feeling from the armchair. You take a step so small it barely counts, listing one item, sending one email, reading one GOV.UK page, asking one AI tool a question, and you notice that the sky does not fall. Then the fear shrinks a little, and the next step is easier. That is not a motivational slogan. It is simply how confidence is built, in the doing rather than the deciding.

Maria Gonzalez, whose story opened this issue, put it more plainly than I ever could: nobody gets a manual. We all learn as we go.

So if something in this issue sparked a thought, and the only thing standing between you and trying it is the quiet fear of getting it wrong, I would gently suggest this. You are allowed to be a beginner. You are allowed to make a small, safe, recoverable mistake. And you are almost certainly more capable than the fear is telling you.

The people I hear from who are happiest are not the ones who waited until they felt ready. They are the ones who took the small step, and let the readiness catch up.

COLIN'S PICKS | RECOMMENDED THIS MONTH

Colin's Picks: July 2026

Four things I'm recommending this month, each connected to the themes in this issue. Affiliate links are marked. You pay nothing extra, and I only recommend things I would genuinely stand behind.

01 — The AI Resource Hub

FREE — MY OWN RESOURCE | FREE AI TOOLS & CUSTOM GPTs

Why Colin recommends it: My free, growing library of practical Custom GPTs built for people like us, useful before clever, and beginner-friendly. A new tool added every Tuesday, so it is worth checking back. And you can shape it: email me the task you wish something would do for you, and it may become the next GPT I add.

Best for: Anyone who wants practical AI help without the jargon.

Explore the AI Resource Hub → https://onlineskillsacademy.com/ai-resource-hub/

02 — 30 Day Income Boosters For The Over 50s

AFFILIATE LINK | LICENSED PROGRAMME

Why Colin recommends it: Thirty specific, achievable income ideas for our age group, none requiring big investment or technical skill. Most are the kind of low-risk starts that keep you comfortably in “small and sensible” territory while you find your feet. If you want a menu of options rather than a single path, start here.

Best for: Readers who want concrete ideas they can pick from at their own pace.

Get the 30 Day Income Boosters → https://www.maturemoneymail.com/30-profit-boosters

03 — Systeme.io

AFFILIATE LINK | ALL-IN-ONE PLATFORM

Why Colin recommends it: If your small venture starts to grow, and you want to sell a product, take payments, and keep an email list in one place, this is the free platform I point beginners to. Free to start, no card required, and everything under one roof so you are not juggling half a dozen tools.

Best for: Readers whose hustle is moving from “trying it” to “running it.”

Start Free at Systeme.io → https://systeme.io/?sa=sa0200057659d8e14a16ed60b056830ae926beeac3

04 — GOV.UK “Check if you need to send a tax return”

FREE — NOT AFFILIATED | FREE OFFICIAL RESOURCE

Why Colin recommends it: Following this issue's tax piece, this is the official, free tool that tells you exactly where you stand, straight from HMRC. I include it because the honest, trustworthy thing to point you to is the source itself, not a middleman. Bookmark it.

Best for: Anyone who wants certainty about their own tax position.

Find it at GOV.UK → https://www.gov.uk/check-if-you-need-tax-return

NEWS & TRENDS | JULY 2026

News & Trends: July 2026

Five stories worth knowing about, filtered for what actually matters to our world.



The picture for older starters is more encouraging than the headlines suggest.

HMRC LAUNCHES “HELP FOR HUSTLES” AS PLATFORM REPORTING BEDS IN

The taxman has noticed the side hustle boom, which now contributes an estimated £70 billion a year to the UK economy. HMRC's “Help for Hustles” campaign is aimed at helping people understand when their selling tips over into taxable trading. Combined with the rule that platforms like eBay, Etsy, Vinted, and Airbnb now share seller data directly with HMRC, the message is simple and not sinister: understand the £1,000 rule, keep basic records, and you have nothing to worry about. (See this issue's feature.)

THE £3,000 THRESHOLD: WHAT'S CONFIRMED, WHAT ISN'T

You may have seen headlines about a £3,000 threshold. Here is the accurate version. The government intends to raise the Self Assessment reporting threshold to £3,000, which would remove around 300,000 people from filing a full return. But it is not yet law, and no start date is confirmed, so the £1,000 rule still applies for now. Importantly, the £1,000 tax-free trading allowance itself is not changing. This is about paperwork, not about earning more tax-free.

THE OVER-50s ADVANTAGE NOBODY TALKS ABOUT: LOW START-UP COST

A cheering finding for cautious starters. Research into UK side hustlers found that more than two-thirds of those aged 55 to 64 (68%) needed no upfront investment at all to begin. Nearly half of all side hustlers (49%) started with nothing down. The picture that older founders need deep pockets to begin is simply not true.

Most start with what they already have.

EXPERIENCE IS BEATING YOUTH ON THE NUMBERS THAT COUNT

Fresh data continues to dismantle the “young founder” myth. Among Americans aged 55 to 64, rates of owning an established business (one that has lasted several years) are among the highest of any age group, while founders aged 25 to 34 shut their businesses down at roughly three times the rate. Harvard Business Review research has found the average successful startup founder is 45, and those in their 50s are more likely to build a high-performing venture than those in their 30s. Age, it turns out, is a credential.

AI IS MOVING FROM NOVELTY TO EVERYDAY TOOL FOR SMALL VENTURES

The theme running through this year is quiet and practical: people are using AI not to replace their own expertise, but to save time on the fiddly work around it. Maria Gonzalez, our cover story, runs her training workshops with it. The most reliable approach remains the same one I keep coming back to: let AI handle the repetitive tasks, and keep your own judgement firmly in the driving seat. On which note, do have a look at the new AI Resource Hub, built for exactly this.

UNTIL NEXT MONTH

A Final Word From Colin

This issue was, I hope, a reassuring one. Last month we looked at why a modest side income matters. This month we have looked at how to begin without fear: a real person who did it in her sixties, the tax rules demystified, a gentle pace that fits a real life, and a few honest words about the worry that holds so many of us back.

If one thing here sparked a thought, I would love to know which. And if there is a task you wish an AI tool could just do for you, tell me, because that is exactly how I decide which GPT to build next for the Resource Hub. Just reply to any of my weekly emails. I read every one.

Keep thinking, keep hustling, and keep it thoughtful.

Colin

The Thoughtful Hustle Insider | July 2026

QUICK REFERENCE: THIS MONTH'S RESOURCES

- **Colin's AI Resource Hub** (free, new GPT every Tuesday): https://onlineskillsacademy.com/ai-resource-hub/
- **30 Day Income Boosters For The Over 50s:** https://www.maturemoneymail.com/30-profit-boosters
- **Systeme.io** (free business platform): https://systeme.io/?sa=sa0200057659d8e14a16ed60b056830ae926beeac3
- **GOV.UK check if you need to send a tax return** (free): https://www.gov.uk/check-if-you-need-tax-return
- **GOV.UK register for Self Assessment** (free): https://www.gov.uk/register-for-self-assessment
- **Previous issues of The Thoughtful Hustle Insider:** https://thethoughtfulhustle.com/insider/

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