THE THOUGHTFUL HUSTLE

The Insider

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Too Good to Be True

How to spot a side-hustle scam before it costs you a penny. Plus the firefighter who waited two and a half years, and why your caution is a superpower.

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A note from Colin

Welcome back. Last month we talked about tax, and a lot of you wrote in. One line came up more than any other: *"Colin, how do I know what's real?"*

It is a fair question. Every week someone is promised £500 a day for an hour of easy work. Some of it is honest. A lot of it is not. So this issue is about telling the difference, checking anything before you trust it, and why the caution you already feel is one of the best tools you have. Let's get into it.

COVER FEATURE · TRENDS & NEWS

Too Good to Be True

How to spot a side-hustle scam before it costs you

Here is a number that should make all of us pay attention.

Research from Independent Age found that online scams cost older people an average of nearly **£4,000** each. Across the UK, over-65s lose around **£1.2 million a day** to fraud (Independent Age; Liberal Democrats analysis of Action Fraud data). And nearly 3 in 5 people over 65 say they have been targeted by a scam or fraud attempt.

I am not sharing that to frighten you. I am sharing it because you are exactly the person these people go after. Not because you are foolish. The opposite. They target people who have some savings, a bit of time, and a genuine wish to earn a little extra. That is you. It is me too.

The good news: almost every side-hustle scam follows the same handful of patterns. Once you can see them, you can spot them a mile off.

The four patterns to watch for

1. It promises easy money, fast, with no effort. "Earn £300 a day from your phone, no experience needed." Real income takes real work. Anyone telling you otherwise is selling a dream, not an opportunity.

2. It asks you to pay before you earn. A "starter kit," a "training package," an "activation fee." Honest work does not charge you for the privilege of doing it. This one rule alone will save you from most of them.

3. It moves you to WhatsApp or Telegram quickly. A friendly message, a group full of people posting screenshots of their "earnings," a helpful person guiding you step by step. The screenshots are fake. The group is the trap.

4. It gets vague when you ask how the money is made. Push for a straight answer. "So where does the money come from?" An honest business can tell you in one sentence. A scam will get confusing, or a bit annoyed, or change the subject.

REAL-LIFE STORY · SECOND ACTS

The Firefighter Who Waited Two and a Half Years

A slow, careful start that turned into the joy of her life



ILLUSTRATION · A COUNTRY TEA ROOM

Julia Warner spent her working life as an operational firefighter. Then a back problem forced a decision she had not planned for. At 55, she retired early on health grounds.

She had always had a quiet dream of running a tea shop. But she did not rush. She sat with the idea for two and a half years before she did anything about it. When she finally started, she started small: a little afternoon-tea pop-up near her home in Heighington, outside Lincoln.

That pop-up is now Clarke's Farm tearoom. It caters for hen parties, baby showers, and small weddings. Julia is 62 now, and she sets her own hours. Every Monday she looks after her three-year-old grandchild. She calls the work "the joy of my life."

I love this story for a reason that has nothing to do with tea. Julia did not leap. She did not remortgage the house on a whim. She thought about it for years, then took one small step she could afford to take. That is not timidity. That is exactly how a sensible person builds something that lasts.

> *"Follow your dream. If you have a dream, give it a go. You've not failed if you tried."*

Source: GOV.UK JobHelp, "Starting a business after retirement: Julia's story."

HOW-TO · MONEY-MAKING IDEAS

Check Anything Before You Trust It

A 5-minute routine that catches the vast majority of bad actors



ILLUSTRATION · CHECK BEFORE YOU TRUST

Before you join, buy, or hand over a penny, run this. It takes about five minutes.

1. Search the name plus the word "scam." Type the company or product name into Google followed by "scam," "review," or "complaint." If people have been caught out, you will usually see it straight away.

2. Check Companies House (free). If a business claims to be UK-based, look it up at find-and-update.company-information.service.gov.uk. Real UK companies are registered. If nothing shows up, or the details look odd, walk away.

3. Check how old the website is. Use a free WHOIS lookup (who.is). A "trusted, established" company with a website registered three weeks ago is a red flag.

4. Apply the pay-to-work rule. If they want money from you before you have earned anything, treat it as a scam until proven otherwise. This one rule does most of the work.

5. Ask the money question. Send one message: "Can you explain in plain English exactly how I would make money?" A real opportunity answers clearly. A scam stumbles.

If something passes all five, it is probably genuine. If it fails even one, keep your money in your pocket.

FEATURE · MONEY-MAKING IDEAS & PRODUCTIVITY

The Christmas Run-Up

Why August is the month to start



ILLUSTRATION · START THE RUN-UP NOW

I know. It is August. The last thing on your mind is Christmas.

But here is the quiet truth about earning a bit extra over the festive season: the people who do well in December started in August or September. Not because they are more driven. Because Christmas selling needs a run-up.

If you make things, this is when you build stock and open your shop. If you want a market stall, this is when the good ones get booked, and local Christmas markets are increasingly filling their stalls with local, handmade sellers rather than big traders. If you are offering a service (gift wrapping, baking, tutoring, photographing families for their Christmas cards), this is when word needs to start spreading.

A simple run-up

- **August:** Decide the one thing you will offer. Keep it small. One product, one service.
- **September:** Make a little, list it or tell people, get your first sale or two while the pressure is low.
- **October and November:** Build up. Fix what is not working. This is where the money is.
- **December:** Deliver, and enjoy it.

You do not need a grand plan. You need to start now, while there is no pressure, so that when December comes you are ready instead of scrambling. And keep your simple income record from day one: date, what you sold, how much. A single spreadsheet is plenty.

MOTIVATION & MINDSET · AUDIENCE EMPATHY

Your Caution Is a Superpower

The instinct you have been told to switch off is the one to aim



ILLUSTRATION · PATIENCE AND GOOD JUDGEMENT

I want to push back on something the internet tells people our age.

You will hear that older people are "too cautious," "too slow to jump," "held back by fear." As if the goal is to be as reckless as a 22-year-old with nothing to lose. I think that is nonsense.

Look again at this issue. The whole cover feature is about people getting scammed because they moved too fast and did not check. Julia Warner sat with her idea for two and a half years before she started, and she built something real. The caution is not the problem. The caution is the point.

That flicker you feel when something sounds too good, that instinct to check first, to start small, to not bet money you cannot lose, that is not fear. That is judgement you earned over decades of real life. Younger people would pay for it if they could.

Cautious and started beats reckless and burned, every single time.

So here is the reframe. Do not try to switch off your caution. Aim it. Use it to spot the scams, to test small, to keep your risk low while you learn. You do not need to become a different person to do this. You need to trust the sensible one you already are.

COLIN'S PICKS

Worth Your Time This Month

Where a link is an affiliate link, I say so plainly

AFFILIATE · I OWN IT

1. MyUnfair.ai (MUAI): Founder membership now open

MUAI is an all-in-one platform for affiliate marketing: training, AI marketing tools, ready-made promotional material, and a community, in one place. Founder-level membership is now open to new members, which is why I am mentioning it this month.

Let me be straight with you, because I always am. It was a one-time investment of around US$697 when I reviewed it, so it is a real commitment, not a fiver. The platform is still being built, I would call it roughly 50 to 60 per cent complete, and no income is ever guaranteed. It rewards people who show up and promote consistently. It is not a magic button.

I bought it with my own money and I am both a Founder and a verified Elite member, so I have real skin in this. My full honest review, the good and the not-yet-good, is on my site before you decide anything.

→ **onlineskillsacademy.com/muai**

AFFILIATE

2. Systeme.io: the free all-in-one platform

Still my top pick for a beginner. Email, funnels, a website, even a course, on a genuinely free plan with no card required. It is the platform I moved my own newsletters to. Nothing here is easier to start with.

LICENSED PROGRAMME

3. 30 Day Income Boosters For The Over 50s

A simple, paced programme built for exactly this audience. One small income idea at a time, no overwhelm.

→ **maturemoneymail.com/30-profit-boosters**

FREE · NOT AFFILIATE

4. The AI Library: free, and mine

My growing, free library of beginner-friendly AI tools and Custom GPTs, shaped by what readers ask for. No cost, no catch.

→ **onlineskillsacademy.com/ai-library/**

NEWS & TRENDS

What's Moving

- **Fraud against older people keeps climbing.** Charities and campaigners are calling it a "tidal wave," with over-65s losing an estimated £1.2 million a day (Independent Age; Liberal Democrats). The single best defence is the pause: check before you act.
- **Christmas markets are going local.** More UK festive markets are prioritising local, handmade sellers over big traders, which is good news if you make something and start your run-up now.
- **AI stays a tool, not a shortcut.** The honest use of AI is still the same: let it help you draft, plan, and organise, then check its facts yourself before you rely on them.



That is Issue 4. If you take one thing from it: your instinct to check first is not holding you back. It is protecting you, and it is the same instinct that will help you build something real and slow, the way Julia did. See you next month.

Colin

Quick Reference

- Check a UK company: **find-and-update.company-information.service.gov.uk**
- Check a website's age (WHOIS): **who.is**
- Scam guidance in plain English: **getsafeonline.org**
- Report a scam: **Action Fraud**, actionfraud.police.uk (or call 0300 123 2040)
- MUAI (my honest review + link): **onlineskillsacademy.com/muai**
- The weekly newsletter (free): **onlineskillsacademy.com/hustle**

The Thoughtful Hustle Insider

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