THE THOUGHTFUL HUSTLE

The Insider

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The Quiet Death of the PDF

Why small, useful apps are quietly replacing the free download, and how you can now build one just by describing it. Plus the woman who built an app in her eighties, and why you don't have to understand it to use it.

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A note from Colin

Welcome back. Last month we talked about scams, and how your caution is one of the best tools you own. A few of you wrote back with a version of the same worry: *"I'm careful, yes, but I don't want to be left behind either. How do I tell a real change from the next shiny thing?"*

That is exactly the right question. And there is a real change happening now that quietly removes one of the biggest walls that has kept people our age out of building things online. Let's get into it.

COVER FEATURE · TRENDS & NEWS · TOOLS & TECH

The Quiet Death of the PDF

Why small, useful apps are replacing the free download

Back in Issue 2, I asked whether the humble PDF was dead. My answer then was no, just needing a bit more around it. Something has shifted since.

For years, the standard way to grow an email list was the free download. A checklist, a short guide, a "10 tips" PDF. You give it away, someone hands you their email, and you stay in touch. It still works. But it is starting to feel tired now.

What is quietly taking its place is the small, useful tool. Instead of a PDF called "How to Work Out Your Side Hustle Tax," imagine a little calculator where you type in what you earned and it tells you the answer. Same idea. But one is a document you read once and forget. The other does something for you.

Here is the part that has actually changed. Until recently, building even a tiny app meant hiring a developer or learning to code. Then, in early 2025, a computer scientist named Andrej Karpathy gave a name to a new way of working with these AI tools. He called it "vibe coding": you describe what you want in ordinary language, the AI writes the actual code, and you just check that it does what you asked. You are not really coding. You are describing.

I want to be careful here, because you have trained me to be. This is not a magic money button. Some people do claim to be earning a full-time income from apps they have built this way. I will be honest, as always: I have not personally met one of them yet. But that is fine, because a simple, useful tool is exactly what most of us need.

> *You do not need to become a programmer. You need to be able to describe a small, useful thing.*

Sources: Andrej Karpathy (coined "vibe coding," February 2025); Stack Overflow 2025 Developer Survey; The Thoughtful Hustle Insider, Issue 2.

REAL-LIFE STORY · SECOND ACTS

The Woman Who Built an App in Her Eighties

She started slowly, learned just enough, and made one small thing



ILLUSTRATION · NEVER TOO LATE TO MAKE SOMETHING

When Masako Wakamiya started her working life at a bank in Japan, she did her sums on an abacus. She did not touch a computer until she was around 60, after she retired, buying her first one partly to stay in touch with the world.

She taught herself, slowly, the way any of us would. Then, in her late seventies and into her eighties, she grew frustrated. The app makers were building everything for the young. Nobody was making anything fun for people her age. So she decided to do it herself.

She learned the basics of building an app, with a bit of help, and made a gentle game called Hinadan, based on a traditional Japanese doll festival. She wanted a game where older players could win using knowledge and patience rather than fast fingers. It was released when she was in her early eighties. Apple noticed. Their chief executive, Tim Cook, invited her to their big developers' conference and introduced her as the oldest developer there.

I love this story, and not because I expect any of us to go and meet Tim Cook. I love it because Masako learned just enough to make one small thing that did not exist yet, for people like her. And she did it the hard way, before the tools we have now. What took her months of patient learning, you can now attempt in an afternoon by describing what you want.

> *She wanted games "different from the competitive ones that require quick reflexes."*

Sources: phys.org; AARP; The Government of Japan (JapanGov), "Game App Developer in Her 80s."

HOW-TO · MONEY-MAKING IDEAS

Make Your First Little App This Weekend

Without writing a single line of code



ILLUSTRATION · DESCRIBE IT, AND IT BUILDS

You do not need to buy anything or install anything complicated to try this. Here is a simple way in.

1. Pick one tiny job. Not a business. One small, annoying task a little tool could do. "Work out how much I've earned this month." "Tot up whether a craft fair stall is worth the pitch fee." Small is the whole point.

2. Write it out in plain English. Before you touch any tool, describe what it should do as if explaining it to a helpful grandchild. That description is the real work. The tool does the rest.

3. Use a free AI tool to build it. ChatGPT (chatgpt.com) and Claude (claude.ai) can both build a simple working page from a plain-English description, on their free tiers. There are also dedicated builders like Replit (replit.com). Paste in your description and see what comes back.

4. Try it, then ask for changes in plain words. It will not be perfect first time. That is normal, not failure. You fix it by saying "the button is too small" or "add a box for their name." A conversation, not sums.

5. Keep it simple and keep it safe. Never put anything sensitive into these early tools: no bank details, no passwords, no personal data about other people. And always test it yourself before you show anyone.

FEATURE · TOOLS & TECH

Five Tiny Tools Worth More Than a 40-Page Guide

Why a little tool tends to beat a big download



ILLUSTRATION · SMALL CAN OUTWEIGH BIG

First, the honest bit on the numbers. You will see claims that interactive tools convert "ten times better" than PDFs. Take those with a pinch of salt, because they often measure different things. But the general direction is not really in dispute: a tool that gives someone an instant, personal result gets more people to hand over their email than a document does. It feels like a fair swap, because they got something back.

Five that suit our kind of audience:

- **A "which one suits me" quiz.** Three or four gentle questions, then a personal result. (This is exactly what my own Side Hustle quiz does.)
- **A simple calculator.** Whatever number your readers always want to work out: tax thresholds, stall break-even, how long savings might last.
- **A checklist that ticks itself off.** A "before you start" list they can tick on screen, rather than print.
- **A little picker.** "Tell me your situation and I'll suggest where to begin." A gentle guide, not a hard sell.
- **A tiny tracker.** A single page where someone logs a daily habit or a small income figure, and sees their progress.

This is the exact path I have been walking myself. My free AI Library is a growing set of small tools I give away instead of yet another PDF, shaped by what readers ask for. Same idea, and it has taught me more than any download ever did.

MOTIVATION & MINDSET · AUDIENCE EMPATHY

You Don't Have to Understand It to Use It

Using a thing and understanding a thing were never the same



ILLUSTRATION · YOU DON'T NEED TO KNOW THE ENGINE

I want to name the feeling some of you will have reading this issue, because I felt it too. It goes: *"This is clever, Colin, but it's not for me. That's a young person's world, and I'd only make a mess of it."*

Here is what I have learned. You do not need to understand how any of this works underneath to use it. I do not fully understand how my car engine works, and I still drive to the shops. I could not build a television, and I watch one every night. Using a thing and understanding a thing are not the same, and they never have been.

Vibe coding, that odd little phrase, is really just this: you describe, it builds, you correct. Every part of that is something you already do. You describe things to people all day. You spot when something is not right. That is the whole skill.

You can be careful and curious at the same time.

Last month I said your caution is a superpower. It still is. This is not me telling you to chase the shiny thing. Try one small, harmless thing. A calculator that adds three numbers. Risk nothing but a quiet afternoon. You are not too old for this. If anything, you are exactly the right age, because you know what would actually help people.

COLIN'S PICKS

Worth Your Time This Month

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

FREE TIERS · NOT AFFILIATE

1. Claude and ChatGPT: the easiest way to try building something

Start here to test what this issue is about. Both Claude (claude.ai) and ChatGPT (chatgpt.com) build a simple working tool from a plain-English description, on their free plans. The gentlest first step.

AFFILIATE

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

My top pick for putting a quiz or tool in front of people and collecting emails. Funnels, a website, even a course, on a genuinely free plan with no card required. The platform I moved my own newsletters to.

FREE · NOT AFFILIATE

3. The AI Library: free, and mine

My growing, free library of small AI tools and Custom GPTs, shaped by what readers ask for. Useful tools given away instead of PDFs. → **onlineskillsacademy.com/ai-library/**

LICENSED PROGRAMME

4. 30 Day Income Boosters For The Over 50s

A simple, paced programme built for this audience. One small income idea at a time, no overwhelm. → **maturemoneymail.com/30-profit-boosters**

AFFILIATE · I OWN IT

5. MyUnfair.ai (MUAI): founder membership still open

An all-in-one affiliate-marketing platform: training, AI tools, ready-made promo material, a community. Founder membership is still open. A one-time US$697 when I reviewed it, so a real commitment, and no income is ever guaranteed. I recently tested its create-ad tool: genuinely powerful, though you will often need to tune the wording to suit our audience. I own it as a Founder member, so I have real skin in it. → **onlineskillsacademy.com/muai**

NEWS & TRENDS

What's Moving

- **"Vibe coding" went from a niche phrase to everywhere in barely a year.** Coined in early 2025, it now describes a whole class of tools that let people build simple software by describing it in plain English (Andrej Karpathy). The honest read: a genuinely useful shift, wrapped in a lot of overblown hype. Take the tools, leave the hype.
- **Nearly half of Britain's self-employed are now over 50.** Around 49% of the UK's self-employed workforce is aged 50 or older, a share that has climbed for a decade, and roughly one in five working over-50s now works for themselves (ONS analysis, via Enterprise Nation). You are not the exception. You are the trend.
- **The free giveaway is getting smarter.** Across online marketing, small interactive tools (quizzes, calculators, pickers) are increasingly replacing the static PDF download as the way to grow an email list, because they give the reader something back on the spot.



That is Issue 5. If you take one thing from it: the wall that kept people our age out of building things online is quietly coming down. You do not need to code, and you do not need to chase anyone's hype. You just need one small idea and one quiet afternoon to try it. See you next month.

Colin

Quick Reference

- Try building a simple tool by describing it: **claude.ai** or **chatgpt.com** (free tiers)
- A dedicated builder for simple apps: **replit.com**
- Put a quiz or tool in front of people and collect emails: **systeme.io**
- My free AI Library (small tools, not PDFs): **onlineskillsacademy.com/ai-library/**
- MUAI (my honest review + link): **onlineskillsacademy.com/muai**
- The weekly newsletter (free): **onlineskillsacademy.com/hustle**

The Thoughtful Hustle Insider

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