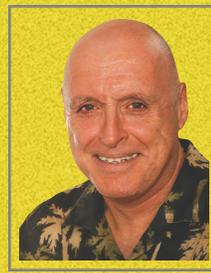


THE EXTRA POINT

BY JERRY ROBERTS



1245 Got a Few Hours to Spare? What Can You Do With That?

You've got a job, you're working on your college degree, and you're balancing all of it pretty well. There's just one thing. You have another interest, another kind of work you'd like to check out. You don't want to give up your current job, and school leads to your future...but this is just an itch you know you want to scratch. I'm Jerry Roberts, and if you really want to squeeze more into your life, I have a couple of options for you, next on The Extra Point.

When I was attending college, I met a girl named Jenny. Like me, she was going to school full-time and working full-time. We never dated, but would hang out on campus once or twice per week, between classes.

Jenny's classes were all in the morning, and then she worked about 30 hours a week as a waitress — now known as “server” — in a restaurant a few miles from the school. She made good tips, enough to have her own apartment. Her grades were all A or B, so it seemed like her life was going well.

Ahh, but Jenny wanted more. She had a big interest in beauty and beauty products, and I learned that she'd always had a fantasy about being in that business.

She was a makeup whiz, and her hair and face always looked like she just stepped out of a fashion magazine. Her girlfriends would pay her to do their makeup before big dates or job interviews.

One day, she served lunch to a personnel officer from a Beverly Hills department store, and before it was over the woman invited Jenny to apply for a part-time position in the cosmetics section of the store. She didn't have a lot of time for another job, but she'd find a way to squeeze about 15 hours into her schedule. It was a big store, it was Beverly Hills, and it was the beauty business.

Jenny loved her job, dabbling cosmetics onto

an ever-growing list of customers. The downside of the job was constantly being pushed by her manager to sell certain brands that the store had made special deals with.

As a favor to several of her customers, Jenny would go to their homes to apply their makeup on special occasions, and she was paid well. In fact, she made much more doing private makeup than she earned at the store. She eventually quit her job at the store and the restaurant, dividing her time between school and her makeup work.

This was a long time ago, and the term “side hustle” wouldn't come along for decades, but Jenny had turned a passion into a job, and a job into a sideline business, and then the sideline business into her only means of making money while she pursued her education.

If you or someone you know is like Jenny, with an interest that can be converted into revenue, doing it with a business license instead of an hourly wage might be the way to go.

Let's compare the two options:

The job offers a no-risk way to earn. Show up, do your job and get paid. You gain experience and maybe some training on somebody else's nickel. On the other hand, the amount you can earn will be limited.

The side hustle offers no guarantees. You will have to “hustle” if you want to make money. You might have to invest some of your own cash for equipment and supplies in order to get started. Owning a business, even one that is part-time, can be lonely and frustrating. That being said, you have unlimited earning potential.

With a business, you might lose everything. With a business, you might change your life and financial future.
(Con't.)

What Jenny did, what I've done, and what countless others have done — both in Guam and most everywhere else — is pay the bills with a stable, primary revenue source. After that, if there is another pursuit, it's getting a business license and trying to build something.

Even if you know nothing about business, don't let that get in your way. Help is available. Get it from the U.S. Small Business Administration, the Small Business Development Center at UOG, or online.

Working for yourself is an experience I believe everyone should at least try, at least once. You'll never know what you can do until you try.

If you've got a family, maybe it's something everyone can take part in. Hey, why not let them in on the fun, too?

Let us know if you decide to go for it.

That's the Extra Point. Be responsible and make something good happen today. For 93.3 and the Ray Gibson Show, I'm Jerry Roberts.

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For information on training and consulting services with Jerry Roberts, please click this link: guamtraining.com

