

Side Hustles That Work With Your Summer Schedule

Got a packed summer of pool days, camp counseling, or vacation plans? You don't need a 9-to-5 to make money. You need a side hustle that bends around your schedule, not the other way around.

Lawn Care & Yard Work ✕

Mowing, weeding, and watering plants for neighbors who are out of town is classic summer cash — and you can usually knock it out in the morning before it gets too hot.

Pet Sitting & Dog Walking ✕

Apps like Rover let you set your own hours and connect with neighbors who need help while they travel. Even a few walks a week can add up, and it's flexible enough to squeeze in before a pool day.

Selling Your Stuff Online ✕

Got old clothes, sneakers, or games lying around? Apps like Depop, Poshmark, or even a simple online marketplace let you turn closet clutter into cash on your own time — list it whenever, ship it whenever.



Tutoring or Teaching ✕

If you're good at math, a sport, an instrument, or even video editing, younger kids (and their parents) will pay for lessons. One hour a week with a couple of students can be a steady trickle of income.

Car Washing or Detailing ✕

A bucket, soap, and a free Saturday morning can turn into a neighborhood car wash business — no fixed hours required.

Quick Cash vs. Future Goals

Where should your money go?



When that summer paycheck hits your account, it's tempting to think of it as one big pile of cash. But smart money management means splitting it up based on when you'll actually need it.

Short-term goals are things you want in the next few months — new sneakers, concert tickets, back-to-school clothes. This money should go in a regular savings account, the kind you can access anytime without penalties. Think of it as cash that's "resting," not "locked up." You want it safe, but reachable.

Long-term goals are bigger and further away — a car, college expenses, or just building a financial cushion for your future. This is money you don't want to touch on a whim, even if you're tempted. Some teens keep this in a separate savings account entirely, so it's harder to "accidentally" spend it on something short-term. Out of sight, a little harder to access, a lot easier to protect.

Quick exercise: Take your next paycheck and split it three ways — spending money, short-term savings, long-term savings. Even a simple 50/30/20 split (50% spend, 30% short-term, 20% long-term) gives every dollar a job before you can blow it on something you won't remember in a week.

Why Does Everything Cost So Much?

A Teen's Guide to Inflation



You get your first paycheck, you're excited. Then you go buy lunch and a movie ticket and realize your money doesn't go nearly as far as you thought. *What's going on?*

Welcome to Elements of Money!

Because you are a Pipeline Teen Member at Beach Municipal FCU, you will get to enjoy all the benefits Elements of Money has to offer....Enjoy!



www.beachmunicipal.org

elementsofmoney.com/beachmunicipal



Federally Insured by NCUA.

It's called **inflation** — prices for everyday stuff (food, gas, clothes, tickets) rise over time. A burger that cost \$4 a few years ago might cost \$6 or \$7 now. Same burger — just more expensive. It's not personal; it's happening to everyone.

Here's the part that stings: minimum wage and average teen pay haven't always kept pace with rising prices. So even if you're earning more per hour than teens did a decade ago, your money might buy less than theirs did.



What this means for your summer hustle:

- Your paycheck needs to work harder, so a real budget matters
- Comparing prices and skipping impulse buys saves big
- Saving consistently helps you stay ahead

The silver lining: Understanding inflation now puts you ahead of where most adults were at your age. Knowing why prices rise helps you make smarter calls instead of just reacting to higher price tags every time you shop.