



Business & Side Income: Build Your Starting Point

A practical first guide to small business, freelancing, and earning with intention

Learn thoughtfully. Take a useful step. Keep building.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2

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01

Why This Work Matters

Small businesses and independent work shape everyday life across the country. Learning how they work can help you make thoughtful choices about your skills, time, and money.

- ◆ Small businesses number 36.2 million in the United States and account for almost 46% of private-sector employment.¹
- ◆ From March 2023 to March 2024, small businesses created about 9 of every 10 net new U.S. jobs.¹
- ◆ Small businesses opened 1.1 million establishments and added a net 1.2 million jobs.¹
- ◆ Freelance work reached 64 million Americans, or 38% of the U.S. workforce, in 2023.²

Those numbers point to a wide range of ways people contribute through small businesses and freelance work. You do not need to rush into a big decision to learn from them. Start by noticing what you know, what people need, and what kind of work fits your life. This shelf will help you connect those pieces and make a practical next move. Next, turn one skill into a clear first offer.

INSIDE THIS BOOK

Explore a quick exercise, a seven-day starter plan, and practical ideas for learning as you go. Later shelf titles dig into side income, small-business marketing, and freelancer money basics.

02

Shape Your First Offer

Your first useful step is to connect a skill you already have with a need someone may have. This exercise helps you describe that connection clearly.

- ◆ Write down a skill you use, such as organizing, editing, repairing, explaining, or designing.
- ◆ Name one specific problem that skill could help address for a person or business.
- ◆ Draft a sentence saying who you could help, what you could do, and what the work supports.
- ◆ Ask someone you trust to read it, then revise any words they find confusing.

Keep the offer focused and easy to understand. You are not choosing a permanent career path; you are practicing how to describe useful work. Save your sentence and return to it as you learn more about the people you hope to serve. Clear questions and honest feedback can help you improve the offer before you decide what to do next. Next, make the basic business ideas easy to use.

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Keep reading: four more pages are waiting

You've read the free pages. Here's what the rest of this book covers:

- 3 Get the Core Ideas
- 4 Build a Seven-Day Plan
- 5 Learn, Earn, Avoid Mistakes
- 6 Choose Your Next Step

BY THE END OF THIS SHELF, YOU WILL

- ◆ A clearer way to assess a side-income or small-business idea
- ◆ Practice describing your skills as an honest, useful offer
- ◆ A simple plan for learning through manageable steps
- ◆ A stronger sense of the effort and costs involved
- ◆ A foundation for exploring marketing and freelancer money basics

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 **U.S. Small Business Administration, Office of Advocacy**, 2025 Small Business Profiles for the States, Territories, and Nation (2025). <https://advocacy.sba.gov/2025/06/30/new-advocacy-report-shows-the-number-of-small-businesses-in-the-u-s-exceeds-36-million/>
- 2 **Upwork Inc.**, Upwork Study Finds 64 Million Americans Freelanced in 2023, Adding \$1.27 Trillion to U.S. Economy (December 12, 2023). <https://investors.upwork.com/news-releases/news-release-details/upwork-study-finds-64-million-americans-freelanced-2023-adding>