

LESSON PLAN

Earning Money Online

- IT'S A -
**MONEY
THING®**

INCLUDED IN THIS PACKAGE

- **LESSON PLAN** (2 pages)
- **ACTIVITY** (4 pages)
- **QUIZ** (1 page)
- **ACTIVITY ANSWER KEY** (2 pages)
- **QUIZ ANSWER KEY** (1 page)

COLLECT FROM YOUR LIBRARY

- **VIDEO 23** (*Earning Money Online*)
- **HANDOUT 23** (*Earning Money Online*)
- **PRESENTATION 23** (*Earning Money Online*)

BROUGHT TO YOU BY

HAAPO
Community Credit Union





LESSON PLAN

Earning Money Online

GRADES

7 to 12

TIME

45 minutes



OVERVIEW

In this lesson, students will explore realistic ways to earn money online and evaluate them based on the time and effort involved. Students will compare different types of online income, consider the skills involved and discuss common trade-offs that can affect how much they actually earn.

GOALS

- Help students recognize that earning money online can be a practical way to supplement income using their time, skills or resources
- Encourage students to think critically about online earning opportunities

OBJECTIVES

- Identify three common ways to earn money online: selling stuff, selling skills and selling feedback
- Compare online earning opportunities by time, effort and experience required
- Analyze online earning opportunities to determine when an offer may not be worth the time, pay or privacy trade-offs

ASSESSMENT

Use the activity in this lesson plan to assess students' grasp of the topic. An optional quiz is also provided (the quiz is not factored into the lesson's 45-minute runtime).

Did you know? This lesson plan explores concepts from Standard 1 (Earning Income) from the **Council for Economic Education's National Standards for Personal Financial Education**.

MATERIALS

- ☐ **VIDEO 23**—Earning Money Online
- ☐ **HANDOUT 23**—Earning Money Online
- ☐ **PRESENTATION 23**—Earning Money Online
- ☐ **ACTIVITY**—Hustle or Hassle? and Answer Key
- ☐ **QUIZ**—Earning Money Online and Answer Key

PREPARATION

- Gather digital materials (video and presentation)
- Print **HANDOUT 23** for each student
- Prepare the **ACTIVITY**: Print and cut out at least one copy of each online earning opportunity (pages 2–4). Print a copy of the worksheet (page 1) for each group.
- Prepare a copy of the **ACTIVITY** for in-class display
- (Optional) Print **QUIZ** (Earning Money Online) for each student

Earning Money Online

5 minutes	Introduce topic and show VIDEO 23 (<i>Earning Money Online</i>)
10 minutes	Distribute HANDOUT 23 and go over PRESENTATION 23
25 minutes	Facilitate ACTIVITY
5 minutes	Post-activity discussion
(Optional)	Assessment: QUIZ (<i>Earning Money Online</i>)

- Explain that students will work together to decide whether the opportunity is worth the time and effort involved
 - Allow 5–10 minutes for groups to review their opportunity using the worksheet
 - Bring the class back together and display each online earning opportunity one at a time
 - Invite groups to share whether they labeled the opportunity a “side hustle” or a “hassle” and explain their reasoning
6. Wrap up with a class discussion. Ask:
- Which types of online earning seemed the most realistic? Why?
 - What trade-offs showed up across more than one scenario?
 - How could understanding these trade-offs help someone make better decisions about earning money online?
7. (Optional) Distribute **QUIZ** for individual assessment, or answer the questions together as a class; decide whether or not students can reference their notes/ handouts during the quiz

1. Begin with a quick class brainstorm.
Ask students:
 - What are some ways people earn money online?
 - What kinds of online money-making stories do you see or hear about most often?Write down a few ideas on the board.
Then ask:
 - Looking at this list, do you notice any ways these opportunities could be grouped or categorized? Keep this question in mind as we watch the video.
2. Show **VIDEO 23**
3. Distribute **HANDOUT 23** and explain that it can be used to follow along during the presentation
4. Go over **PRESENTATION 23**
5. Facilitate the **ACTIVITY**
 - Divide students into small groups
 - Distribute one worksheet and one online earning opportunity example to each group

NOTES

[illegible]



ACTIVITY

Earning Money Online

BROUGHT TO YOU BY



HUSTLE OR HASSLE? - WORKSHEET

Directions: Work with your group to review and discuss your assigned online earning opportunity and decide whether it's a side hustle (worth the time and effort) or a hassle (more trouble than it's worth).

Opportunity name:

Time:

- ☐ Takes a lot of time
- ☐ Time is flexible
- ☐ Time can increase unexpectedly

Skills or abilities needed:

Type of opportunity:

- ☐ Sell your stuff
- ☐ Sell your skills
- ☐ Sell your feedback

Money:

- ☐ Costs money to start
- ☐ Takes time to earn money
- ☐ Income is unpredictable

Tools, equipment or platforms needed:



Note: Some online earning opportunities may fit more than one box.

Possible challenges:

- ☐ Extra work or costs
- ☐ Personal information may be required
- ☐ Rules or requirements set by the platform

Extra work or costs:

Overall, this opportunity is more of a: ☐ Side hustle ☐ Hassle

Explain your decision. Use at least one detail from the example.



ACTIVITY

Earning Money Online

BROUGHT TO YOU BY

Hapo
Community Credit Union

HUSTLE OR HASSLE?

Directions: Review the opportunities below using the worksheet to evaluate time, effort and trade-offs.

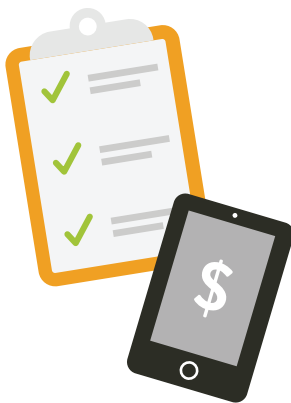
ONLINE EARNING OPPORTUNITY #1



Reselling vintage band tees

Alex searches thrift stores for vintage band T-shirts to resell online. Some shirts are collectible and can sell for a good profit, but finding the right ones takes time and research. Inventory is limited, and Alex can't always find new shirts to sell. Alex spends money upfront and only earns it back if a shirt sells, which can take time. Extra time is also spent researching trending bands, checking resale prices, photographing items and shipping orders.

ONLINE EARNING OPPORTUNITY #2



Completing online surveys

Jordan signs up for survey and reward apps that pay users for answering questions and completing small online tasks. Jordan spends about 30 minutes a day filling out surveys and earns a few dollars in gift cards by the end of the week. Some surveys take longer than expected or end without paying. Jordan starts to wonder if the time spent is worth the money earned.



ACTIVITY

Earning Money Online

BROUGHT TO YOU BY

Hapo
Community Credit Union

HUSTLE OR HASSLE?

Directions: Review the opportunities below using the worksheet to evaluate time, effort and trade-offs.

ONLINE EARNING OPPORTUNITY #3



Selling digital stickers or templates

Riya designs digital planner stickers and pages that customers download and print themselves. Each file sells for a few dollars, but Riya spends time creating designs, files, writing descriptions and answering customer messages. Sales are slow at first and can vary from week to week. Most of the work happens before any money is earned.

ONLINE EARNING OPPORTUNITY #4



Selling smoothie mixes on social media

Morgan sees posts on social media claiming teens can earn hundreds of dollars a week selling smoothie mixes and shake powders. To get started, Morgan has to pay for a starter kit and is encouraged to share posts and invite others to join. The posts make the opportunity look successful, but it's unclear how much money sellers actually earn. Morgan isn't sure whether this opportunity is a good side hustle or something to avoid.



ACTIVITY

Earning Money Online

BROUGHT TO YOU BY



HUSTLE OR HASSLE?

Directions: Review the opportunities below using the worksheet to evaluate time, effort and trade-offs.

ONLINE EARNING OPPORTUNITY #5



Uploading photos to stock websites

Daniel enjoys taking nature photos of trees and mountains. He uploads some of his images to stock photo websites, where people can download them for a small fee. Most photos earn very little, and downloads can be unpredictable. Uploading photos doesn't take much extra time, since Daniel already takes and edits photos as a hobby.

ONLINE EARNING OPPORTUNITY #6



Editing short videos for creators

Avery edits short videos for YouTube and social media creators. Each video takes about 30–45 minutes to edit, and creators pay \$5–\$10 per clip. Creators sometimes ask for changes, which can add extra time. Avery also spends time sharing her work and reaching out to new creators to collaborate with. Avery is building editing skills, but income can be inconsistent and depends on continuing those collaborations.



QUIZ

Earning Money Online

NAME: _____

TOTAL
/ 6 pts

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

1. Which set correctly describes the three main ways people earn money online?
 - a. Selling items, creating content, running ads
 - b. Selling stuff, selling skills, selling feedback
 - c. Selling items, selling ads, selling data
 - d. Posting online, creating videos, testing apps
2. Which statement best describes online earning opportunities?
 - a. Most opportunities pay well with very little effort
 - b. You always need advanced skills to earn money online
 - c. Different opportunities require different levels of time, effort and skills
 - d. You need a big following to earn money online

/2 pts

SHORT ANSWER

Directions: Answer the following question in one sentence.

3. Name one factor someone should consider when deciding whether an online earning opportunity is worth their time.

/2 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

4. TRUE or FALSE Online earning opportunities that require less skill usually pay less.
5. TRUE or FALSE If an online earning opportunity sounds too good to be true, it should be looked at more closely.

/2 pts

BROUGHT TO YOU BY

HAAPO
Community Credit Union

ACTIVITY ANSWER KEY

Earning Money Online

HUSTLE OR HASSLE?

Directions: Display each online earning opportunity example for the class. Ask groups to share their “hustle” or “hassle” decision and explain their reasoning. Use the questions and prompts below to support class discussion.

DISCUSSION QUESTIONS

- Did your group see this opportunity as a side hustle or a hassle? Why?
- Which factors mattered most in your decision (time, effort, skills required, income consistency or risk)?
- Which parts of this opportunity can't be controlled?
- What would need to change for this opportunity to shift from a hustle to a hassle (or from a hassle to a hustle)?

EXAMPLE-SPECIFIC PROMPTS

#	OPPORTUNITY	DISCUSSION PROMPTS
1	Reselling vintage band tees	<ul style="list-style-type: none"> • Where does Alex spend time before any money is earned? • How much research does Alex need to do to stay successful? • What would need to change for this to feel more reliable or less stressful as a side hustle?
2	Completing online surveys	<ul style="list-style-type: none"> • How does the time Jordan spends compare to the value of the rewards earned? • What kind of personal information might Jordan be asked to share? • At what point might the time spent stop feeling worth it?
3	Selling digital stickers or templates	<ul style="list-style-type: none"> • Why might sales be slow or inconsistent at the beginning? • How is selling digital products different from selling physical products in terms of effort and costs? • What could help make this opportunity more sustainable for Riya over time?

ACTIVITY ANSWER KEY

Earning Money Online

HUSTLE OR HASSLE?

Directions: Display each online earning opportunity example for the class. Ask groups to share their “hustle” or “hassle” decision and explain their reasoning. Use the questions and prompts below to support class discussion.

EXAMPLE - SPECIFIC PROMPTS

#	OPPORTUNITY	DISCUSSION PROMPTS
4	Selling smoothie mixes on social media	<ul style="list-style-type: none"> • Why might paying for a starter kit be a risk? • Who seems to benefit most when new sellers are recruited? • What questions should Morgan ask before deciding whether to participate?
5	Uploading photos to stock websites	<ul style="list-style-type: none"> • Why might income from stock photos be unpredictable? • How does the fact that photography is already a hobby change the amount of effort required? • Is low pay always a downside if little extra work is involved?
6	Editing short videos for creators	<ul style="list-style-type: none"> • How does building new skills factor into whether this opportunity is worthwhile? • How do revision requests affect time and earnings? • Who might this opportunity work well for? Who might struggle with it?



QUIZ ANSWER KEY

Earning Money Online

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

1. Which set correctly describes the three main ways people earn money online?
 - a. Selling items, creating content, running ads
 - ☒ b. Selling stuff, selling skills, selling feedback
 - c. Selling items, selling ads, selling data
 - d. Posting online, creating videos, testing apps
2. Which statement best describes online earning opportunities?
 - a. Most opportunities pay well with very little effort
 - b. You always need advanced skills to earn money online
 - ☒ c. Different opportunities require different levels of time, effort and skills
 - d. You need a big following to earn money online

/2 pts

SHORT ANSWER

Directions: Answer the following question in one sentence.

3. Name one factor someone should consider when deciding whether an online earning opportunity is worth their time.

EXAMPLES: TIME REQUIRED COMPARED TO EARNINGS; EFFORT INVOLVED; SKILLS NEEDED; RELIABILITY OF INCOME; PRIVACY OR DATA-SHARING CONCERNS.

/2 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

4. ☒ TRUE or FALSE Online earning opportunities that require less skill usually pay less.
5. ☒ TRUE or FALSE If an online earning opportunity sounds too good to be true, it should be looked at more closely.

/2 pts