

20 WAYS TO SUPPLEMENT RETIREMENT INCOME



*20 Ways to Supplement
Retirement Income*

CONTENTS

1. Sell Your Expertise.....	3
2. House and Pet Sitting.....	4
3. Online Selling and Car Boots.....	5
4. Dog Walking and Pet Sitting.....	6
5. Mystery Shopper or Diner.....	7
6. Online Surveys.....	8, 9
7. Take a Lodger.....	10
8. House Viewings and Auctions.....	11
9. Rent Out a Parking Space.....	12
10. Cashback.....	13
11. Retail.....	14
12. Teaching.....	15, 16
13. Book Keeping and Tax Preparation.....	17, 18
14. Online Affiliate Marketing.....	19
15. Tour Guide.....	20, 21
16. Personal and Home Care.....	22
17. Driving and Home Delivery.....	23
18. Writing CVs.....	24
19. Freelance Writing.....	25, 26
20 Miscellaneous.....	27, 28

Note. '20 Ways To Supplement Retirement Income' has been written in the UK so many of the links refer to UK based companies, however I hope you will find it useful wherever you may be living.

1. Sell Your Expertise

Many people have acquired expertise in a specialist field during the course of their career. A site called Fiverr gives you the opportunity of offering your services in exchange for an agreed payment. The lowest fee you can charge is \$5, but you can agree higher charges with the customer if the work is more extensive.

A quick look at Fiverr's website will introduce you to a huge range of services from singing a personalised Christmas song to promoting a crowd funding campaign!

I have had a lot of graphics designed by contributors to Fiverr and have always been happy with the results. You build credibility with a rating system, which ensures high standards are maintained.

Whatever your skills may be, you'll find a place to sell them on [Fiverr](#).

2. House and Pet Sitting

Second homes require regular upkeep and if they are left empty they can be at risk of burglary. To ensure their properties are safe the owners may opt for having a house sitter. You may be required to look after pets or poultry as well as the house. The more responsibilities you have, the more money you will receive.

The properties can be literally anywhere, from a croft in the Hebrides to a holiday villa on a Greek island. Your stay may last from a few days to a year or two, so you have to be flexible. All of your travelling expenses will be covered and of course you are reimbursed according to the duration of the sit and your responsibilities.

Do not confuse house sitting with house swapping, which is a completely different arrangement. The premier company arranging house sitting in the UK can be found at <http://www.housesittersuk.co.uk>

3. Online Selling and Car Boots

Every home has unwanted items stored away. A recent survey reckoned that, on average, a household has £450 worth of possessions up in the roof.....out of sight out of mind. One man's rubbish is another man's treasure, so you will always find a buyer at a car boot or online.

Having sold all of your own unwanted possessions you may wish to turn your experience into a part time job. Become an expert in the particular field you are interested in. This field should be a very tight niche of which there are thousands, from Clarice Cliff ceramics to old railway memorabilia.

You must become so immersed in your niche market that you know the correct buying and selling prices for particular objects off by heart. Now you must scour charity shops, auction houses and car boots to find items you can sell for a profit.

There are numerous online auction sites where you can sell your finds, or if they are really special you can put them in an offline auction.

4. Dog Walking and Pet Sitting

Every dog owner should take their dog for a walk each day. As many owners are out at work all day, they have to employ someone to walk their dogs for them. Other pets like cats, guinea pigs and poultry also need someone to feed them every day.



There are several ways you can get started in this business.

Put a small ad in the window of a shop or post office.

Approach local dog walking businesses to see whether they want an additional dog walker.

Register with an agency. The leading UK agency can be contacted at <http://www.dogwalkingnow.co.uk>

It is important that you are insured, as your business could be ruined by a large claim. You will have to pay around £70 for cover of £1,000,000.

5. Mystery Shopper or Diner

Mystery Shopping measures selling ability, service and customer experience in several ways.

Physical Mystery Shopper. You visit retail outlets as a customer recording your experiences of the store's selling techniques, customer service and their compliance with regulatory standards. You then write a report or complete a questionnaire on your visit.

Covert Video Mystery Shopper. Much the same as a physical mystery shopper except that you use covert video recording equipment.

Telephone Mystery Shopper. You make telephone calls to high street and online retail outlets which are recorded. You then review the recording and complete a questionnaire via an online interface.

Website and email Mystery Shopper. You make enquiries by email or by visiting a store's website to determine a range of information, including ease of access, website navigation, page assessment, making an enquiry, ordering, checkout and order fulfilment.

A leading company in this field can be found at <http://www.performanceinpeople.co.uk>

6. Online Surveys

If you're on the computer a lot and you like answering questions, online surveys can be a good way of making some pocket money. You certainly won't make a fortune! Many surveys don't pay cash but reward you with points which can be redeemed for prizes or goods.

Beware of bogus surveys, as they could be wheedling sensitive information from you, or even your bank details. It is wise to set up a separate email account as you are likely to be bombarded with emails.

Here is a selection of online survey companies.....

Ipsos i-Say

Ipsos i-Say are a subsidiary of one of the largest market research companies in the world.....Ipsos MORI.

You earn vouchers for completing surveys, which are cashed in at retailers including John Lewis and Amazon.

[Ipsos i-Say](#)

Swagbucks

In return for completing a survey, you earn swagbucks, which are exchanged for retail gift cards at outlets like Marks & Spencer, Starbucks and Amazon. [Swagbucks](#)

Online Surveys (cont.)

My Survey

Again you are rewarded with points for completing surveys, which typically cover subjects such as food, tourism, media and electronics.

Surveys take about 15-20 minutes to complete and you are rewarded with about 100 points for each survey. You need to accumulate 550 points to get a £5 Argos voucher. [My Survey](#)

One Poll

This site specialises in surveys on shopping, travel, movies and music. The surveys are fairly quick, taking about 5 minutes, for which you are paid between 10p and £1. You get £2-50 for signing up and £4-00 for referring a friend. [One Poll](#)

YouGov

Topics are normally about public affairs, finance, shopping and politics. Statistics derived from YouGov surveys are frequently used by public affairs groups, the media and for political campaigns.

Surveys take about 20 minutes to complete and contain 20 to 30 short questions. You have to earn 5000 points to receive a payout of £50 by bank transfer. [YouGov](#)

7. Take a Lodger

Whilst our homes cost a small fortune to maintain, it is possible to claw back some of that expense by taking in a lodger. The UK Government has launched a 'rent a room' scheme, which allows you take £4,250 in rent, or £354 per month, before you are liable for tax.

From April 2016 the tax free allowance goes up to £7,500. This allowance applies if you rent out rooms in a guest house, bed and breakfast or similar, as long as it is your main residence.



One small room could earn you £320 a month in the provinces and much more in London. In towns where there is a large student population, this allowance can be a real boon for those people wanting to let a room.

8. House Viewings and Auctions

As Spring approaches and the housing market becomes more buoyant, estate agents are looking for responsible people to show potential clients around properties they have for sale or to let.



In addition they may have properties which are being auctioned. Generally they are open for viewing on a Wednesday or Saturday afternoon, for which the agent needs someone to record contact details and maintain security.

So why not go down to the estate agent and introduce yourself?

9. Rent Out a Parking Space

Do you have a free car parking space or garage and live close to a railway station used by commuters, a sports stadium or near a city centre? If you are, then you are sitting on a proverbial goldmine. However there are some planning, insurance and tax issues to consider.

Planning. Some councils consider renting out a space on your driveway is a change of use. However the Government has decreed that renting out a single space is not a change of use and this ruling is backed by guidance from the Government. You find your local council's website at Gov.uk to check their conditions.

Make sure that you have got a **contract**. Many agencies will supply you with a sample contract for your use.

Check your **insurance and mortgage** terms. For example, make sure you are not liable for theft from the vehicle whilst it is parked on your property.

Depending on your circumstances, you may be liable to pay **tax** on the rent you are receiving, as it is considered to be income from land and property.

Leading agencies who offer to arrange the rental of parking spaces in the UK are <http://parkatmyhouse.com> and <https://www.yourparkingspace.co.uk/>

10. Cashback

Cashback is a payment you receive simply by using certain credit cards, websites and bank accounts. The amount dropping into your account may vary, but can amount to 8% of the cost of your purchase.....not bad considering you are going to make the purchase anyway!

So where does this 'free' money come from? On accepting a credit card a retailer is charged a fee. Likewise when a price comparison site introduces you to a shop it receives a payment. Your cashback comes from this pool of money. If you don't claim it the companies will.

You need to open an account with one of the 'go between' firms and then, when you want to purchase something, you visit their website rather than the retailer.

The top two companies in this field are <http://quidco.co.uk> and <http://topcashback.co.uk>

11. Retail

There are a huge variety of jobs available in the retail sector whatever your interest...fashion, electronics, books...



Online agencies enable you to search for different types of job all around the country. Shifts are flexible, enabling you to work during the day, at nights and weekends.

Here are a couple of agencies you may find useful
<http://www.indeed.co.uk> and <http://jobsite.co.uk>

12. Teaching.

If you have a teaching background there are numerous opportunities open to you.

Home Tuition.

There are always students who are struggling to reach the grades they need for university or college entrance. Here are some of the things you need to consider before you launch your business.....

- Which subjects you will teach
- What age group will you tutor
- Where will you tutor.....your home or their home
- Write a business plan

Purchase study guides, visual aids, worksheets

Check whether you need business insurance

Promote your business in libraries, post offices, church magazines, college newspapers

You may want to register with an agency like <http://www.firsttutors.com> or purchase a book on [home tutoring](#).

Continued.....

Teaching (cont.)

Teaching Resources.

The writing of educational support resources is another area you may be interested in. A leading Company in this field is ZigZag Education, who publish their resources using a subsidiary called PublishMeNow

All reviewers and authors are registered with PublishMeNow. Some authors publish resources they have written in the past, some write to a brief and others propose a new title for consideration.

You can find more details at
<http://www.zigzageducation.co.uk> and
<http://www.publishmenow.co.uk>

13. Book Keeping and Tax Preparation

Book Keeping

For retirees with a background in accounting, bookkeeping jobs are often available on an ongoing basis. Many businesses don't have the funds or workload to hire someone full time, so you can easily secure a job working once a week or once a month.

Employers may well want to confirm that you have a bookkeeping qualification before you're let loose on their accounts. A long established training company in this field is [Pitman Training](#)

Tax Preparation

Tax preparation is another area of work which is ideal for retirees seeking some extra cash. The work load of accountancy firms is greatly increased between January and April as the deadline for submitting tax returns approaches.

Continued....

Book Keeping and Tax Preparation (cont.)

Taxpayers are legally responsible for what's on their tax return, even though it may have been prepared by someone else. Responsible taxpayers will therefore expect you to be qualified.

Don't let this deter you, as there are online courses which are recognised nationally....they are not too expensive or take too long to complete.

Take a look at

<http://www.reed.co.uk/courses/payroll-taxes>

14. Online Affiliate Marketing

Affiliate Marketing is the only certain way of making money online.

The concept of Affiliate Marketing is simple.....you market a company's products or services and, in return, you are rewarded with a commission on the sales you make.

Affiliate Marketing offers several huge advantages.....

1. You do not have to pay for, store or dispatch the product you are selling
- 2 You can market the product using the affiliate company's marketing tools
- 3 You are guaranteed to receive payment (as long as you deal with a reputable company)

The three steps to becoming a successful affiliate are...

- Choose a niche product
- Build a simple website
- Attract visitors

A Company called Wealthy Affiliate provides excellent training, marketing tools and community support. You can join for free using [this link](#).

15.Tour Guide

There are many positions for tour guides during the summer and other seasonal times of year, which enable you to apply your knowledge and experience in an environment that interests you.

As a tourist guide you could.....

- Be a guide at one location, such as a castle or historic house
- Accompany groups on coach tours to several interesting places
- Take people on themed walks, possibly around city centres
- Become a driver/guide taking small groups of tourists on guided tours

You can increase your income by becoming a Blue Badge tourist guide or having a second language.

[The Association of Professional Tourist Guides](#) runs a Blue Badge certification programme, which takes 18 months to complete. Although primarily based in London, the scheme extends to other historic cities in the South of England.

Continued.....

Tour Guide (cont.)

Courses are also run by [the Institute of Tourist Guiding](#) (ITG), which also includes a course to become a Blue Badge holder.

To be a tourist guide you should have.....

- An interest in working with people
- Good communication skills and a clear voice to speak to groups
- Ability to present information in an interesting way
- A good memory for facts, figures and events
- A keen interest in the arts, history, architecture..
- Good organisational skills

16. Personal and Home Health Care

If you have built up skills as a nurse or a carer during your career, then a part time job in the care sector could be for you.

Personal carers work with physically or mentally challenged individuals who need help with daily tasks or chores. Rather than working in the stressful environment of a care home or hospice, you could service the needs of an elderly individual in their own home.

Your duties would include light cleaning, cooking, running errands, as well as assisting with bathing, showering and grooming. You may be consulted by a client's family with regard to an elderly person's health or nutrition.

Formal qualifications are not required, but previous experience in the health sector will stand you in good stead when approaching potential clients.

You could register your name with a local agency or put a small ad in local publications or retail outlets.

17. Driving and Home Delivery

Retirees can make money as drivers, as long as they have a current driving licence and are insured. Flexible hours is a real perk of this type of employment.

Using your own vehicle entails large maintenance and insurance costs, so, preferably, you should look for jobs where you will be driving your employer's vehicle.

Here are a few places to look.....

- Stores who have a home delivery service
- Pharmacies who deliver prescriptions to patients
- Elderly people who need transporting to hospital and dental appointments or to the shops. Drive their vehicle as long as you are insured to do so.
- Airport transfers, including transport from remote car parks to the terminal
- Parcel delivery companies often need part time drivers at peak periods like the weeks before Christmas.
- Stately homes where the owners run shuttle services from the car park to the attraction.
- Delivery of meals from fast food outlets and increasingly from pubs.
- Collection of kerbside donations for charity shops

18. Writing CVs

Writing an effective CV can often be the difference between getting a job interview and your application being binned. Many people have no idea how to write a CV, so there is a huge demand for professional CV writers.

Your service should not stop at preparing a polished CV, but can also include the preparation of a covering letter, highlighting the most relevant parts of the CV and the applicant's enthusiasm for the job.

Your client may wish to apply for jobs on the Continent. If so, they would be well advised to have a European Skills Passport, which includes the following....

Language Passport. A self assessment of language skills and qualifications

European Mobility. A record of skills acquired during a learning experience in a European country

Certificate Supplement. A description of skills acquired by holders of vocational training certificates

Diploma Supplement. A description of skills acquired by holders of higher education degrees.

19. Freelance Writing

If you can draw upon knowledge you have gained during your working life or have a particular interest or hobby, then freelance writing could be for you. Of course a flair for writing interesting and informative copy would also help!

There is no better book to introduce you to freelance writing than 'Writer's Market' by Robert Lee Brewer. Your local lending library will probably have a copy or you can buy one on Amazon. It gives you the basic rules for writing effective copy in a series of easy-to-digest tutorials.

There are many ways you can hone your writing skills.....submit letters to your local newspaper, write articles for your parish magazine, create a blog or even write articles for wikiHow.

Once you are confident of your abilities, you will have to decide what type of writing you are going to do. The marketplace can be divided into two broad sectors, print writing and online writing.

Continued....

Freelance Writing (cont.)

These sectors can be sub-divided as follows.....

Print Writing. Magazines, trade publications, newsletters, newspapers...

Online Writing. Blog writing, guest blog writing, topic specific websites, green living, pet care, collectibles and so forth....

As you accumulate copy from your writing, you need to build a portfolio of your work, which you can show to potential clients.

When you approach editors or publishers with your work, you need to submit a 'query letter'. This letter explains the concept of what you are proposing to write, along with a brief overview of your experience and qualifications. You should include the first paragraph of the text and an outline of the rest of the copy.

20. Miscellaneous

Mobile hairdressing and manicure

Drawing upon your previous experience as a hairdresser, it is comparatively easy to set up a part time mobile hairdressing business.

Start by offering your hairdressing service to family and friends. They will soon spread the word about your new venture to their friends and before you know what's happening you will have created a fledgling business.

If you want to expand your client base, have a flier printed promoting your services. The best time to carry out a leaflet drop is after the postman has delivered on a Saturday.

Elderly ladies, who find it difficult to get to a high street hairdresser, are an obvious target for your services.

Make sure that you are insured for working on your client's premises and always keep a detailed record of your income and outgoings.

Continued....

Miscellaneous (cont.)

Proofreading

A proof reader is the person who makes a final check of page proofs, or draft web pages prior to printing and publication.

The text of the document is largely fixed, so changes are limited. The proof reader marks the amendments and advises the client of any problems.

There is more to proofreading than you may think, so you may wish to purchase a book on the subject. Take a look at **Proof-reading by F Horace Teall**, which has been published recently by the Leopold Classic Library.

Odd Job Man

Many people don't have the time, inclination or health to carry out those small jobs around the home, like cleaning gutters, patios and bins, lawn mowing or small plumbing or joinery jobs.

Promote your services with small ads in shop windows, libraries and the parish magazine. Any larger jobs you can pass on to a tradesman for a commission.

I hope that you have found this short guide useful. You may like to visit my website at <http://boostretirementplans.com> where you will find lots of useful information