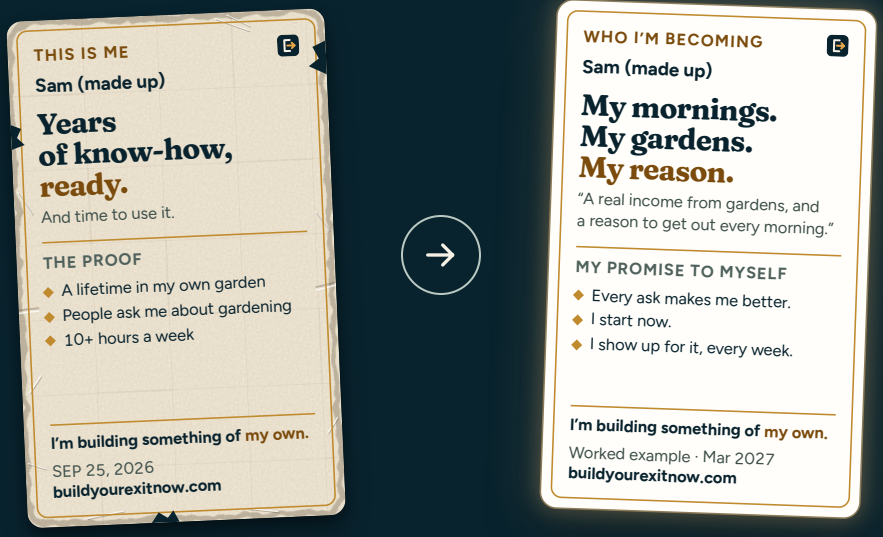
Your Starter Plan · September 25, 2026

Your 12-month plan, Sam.

Your idea: **garden maintenance: grass, hedges and weeding.**



Who you are now, and who you're becoming. Both cards are on page 23, to cut out and keep.

Made-up numbers for a made-up person, in the United States, in US dollars.

What you want	Your price	You start with	When your figures get there
$2,400 a month to keep. This is your number.	**$40 an hour** garden care by the hour, about 1 hour	**20 hours** a week, Monday, Tuesday, Wednesday, Thursday and Friday mornings	**March 2027** month 6, with about 77 bookings a month

○ **Worked example · not a forecast** A worked example from your own figures. Not a forecast.

Inside

Every page and the questions it answers are on page 2

1	**Your plan** Read it now, in order	The year, why this test, what to protect, the first 30 days, months 2 to 12, money, start-up costs, more ways to earn	p. 4
2	**Your toolkit** Use it as you set up	Set-up checklist, what to say, the checks, your kit and prices, job sheet	p. 15
3	**When it gets hard** When a week doesn't go to plan	Where you are this month, and what to do when a week goes wrong	p. 21
4	**Keep and print again** Print a fresh copy each week	This week and the Sunday check, and your two cards	p. 22

→ **Start here:** the whole plan is on page 2. Your first step: Monday, September 28, page 8.

Built from what you told us on September 25, 2026. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

START HERE

02 The whole plan on one page

IN SHORT Every page is listed below with the questions it answers. Read Part 1 now. Use Part 2 as you set up, Part 3 when a week goes wrong, and print Part 4 each week.

→ **Start here** — Read first

3 Your starting point — Everything you told BYE, and what BYE worked out

1 Your plan — Read it now, in order

4–5 Your year at a glance — The chart, and the steps to your number

6 Why this first test — What matched, and what could change it

7 Three things to protect — Your job, your time, and the rules — *It's too much. What do I do?*

8 Your first 30 days — Every session, on your days — *Who do I ask first?*

9 Months 2 and 3 — Your first regular customers

10 Months 4 to 12 — Month by month, and making room — *Am I on track?*

11 Your money, month by month — Costs, planning buffer, what's left — *How much is mine?*

12 What it costs to start — What you spend before the first booking — *Can I afford to start?*

13 More ways to earn — Other bookings, other customers — *How else could I earn from this?*

14 Growing it, after month 12 — After month 12 — *How do I grow it?*

2 Your toolkit — Use it as you set up

15 Set it up properly — The checklist, and your list of 10

16 What to say, and places you could ask — Messages, and places you could ask — *What do I say? · Where are my customers?*

17–18 Before any paid work: the checks — Four checks, each with its lesson

19 Your kit and prices — What you need, your price, your booking rules — *What do I charge? · What do I need?*

20 Your job sheet — One for every booking — *What do I write down for each booking?*

3 When it gets hard — When a week doesn't go to plan

21 When it doesn't go to plan — What to do — *Nobody's saying yes. Now what?*

4 Keep and print again — Print a fresh copy each week

22 This week — Plan the week, and the Sunday check — *What do I do this week?*

23 The two cards, to keep — Cut as two, or fold into one

Your tools pack Eleven tools to print, from the ask log to quotes and receipts: a separate download.

☐ **Before you take any money:** five things to tick, from applying pesticides for others, with your state pesticide agency to insurance. The checklist is on page 15, and each check has its full lesson on pages 17 and 18.

What you told BYE, and what BYE worked out from it, is on page 3. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

03 ABOUT YOU
Your starting point

IN SHORT What you told BYE, what BYE worked out, and what to check first.

What's held you back **Not sure where to start** **Fear of failing**

From BYE: You're not sure where to start. You don't need to be. A plan starts with one small first step, and every step after it comes with how to do it. You're afraid of failing. That's fair: it means this matters to you. Your first test is small on purpose, and stopping at day 30 is learning, not failing.

1 What you told us in your own answers

Made-up numbers for a made-up person, in the United States, in US dollars.

"A real income from gardens, and a reason to get out every morning." **YOUR GOAL**

"Neighbours ask me to sort their gardens." **WHAT PEOPLE ASK**

YOUR GOAL

Aiming for	Some extra money each month
Your number	$2,400 a month take-home

YOU

Work	Retired
Your road	Your work, your way
People ask	Gardening

YOUR TEST

Trying	Garden maintenance: grass, hedges and weeding
The offer	Garden care by the hour, every two weeks: mowing, weeding and pruning.
Price, time	$40 an hour, about 1 hour

THE BASICS

Time	More than 10 hours a week
Your week	Monday, Tuesday, Wednesday, Thursday and Friday mornings
To spend	Under $100
Where, how	United States, a town · in person

2 What BYE worked out from those answers

○ Worked example · not a forecast

Number to plan for	Costs	Worked example, month 6
$3,120	**about $2**	**77 bookings**
a month before tax: $2,400 + a 30% planning buffer	each booking, our estimate	a month, about 23 hours a week

Day 30 check: on October 25, has anyone said yes? Then you choose: keep going, change one thing, or stop.

Kept for later: Garden advice and small garden design, Kitchen garden set-up and grow-your-own coaching

3 Before you act on any of it

General guidance, not legal advice.

Four checks before any paid work, from applying pesticides for others, with your state pesticide agency to insurance: pages 17 and 18.

Keep it right: move your planning buffer to a separate account every time you're paid. BYE doesn't work out tax. Check with your tax office.

This is only a suggestion. BYE doesn't work out tax. Check with your tax office.

In a real plan, parts are written by BYE's AI and checked by BYE's rules. The figures come from BYE's plan model, not the AI. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: Part 1, your year at a glance, page 4 →

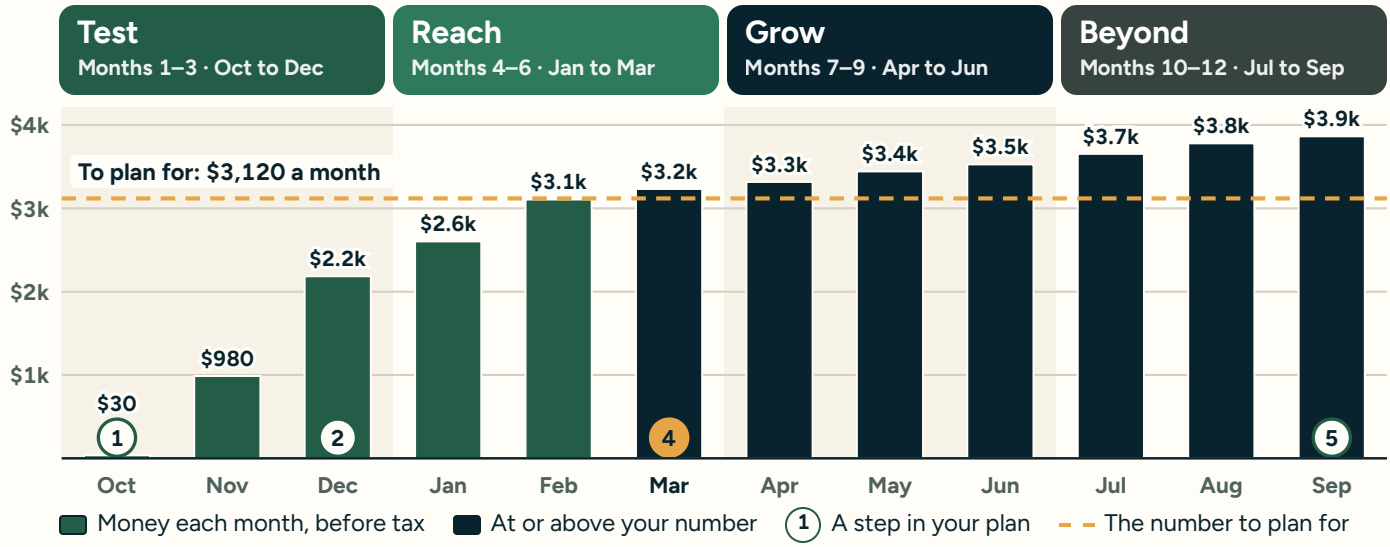
04 Your year at a glance

You said: "A real income from gardens, and a reason to get out every morning." Part 1 is the plan to get there.

IN SHORT Four phases of three months: test it, the month your figures would add up (month 6, in this worked example), grow it, then go beyond.

Made-up numbers for a made-up person, in the United States, in US dollars.

○ Worked example · not a forecast



STEPS 1, 2, 3

Your first test, then first regular customers, then five paid bookings: raise your price

Do: Get one paid booking by October 25, then turn first customers into regular ones.

Sign it's working: About 52 paid bookings in month 3, about $2,180 a month. All inside your 20 hours.

Page 8

Real at the end $ _____

☐ Done on _____

STEP 4

Reach your number

Do: Keep the week full and the price up. Count three months in a row at your number.

Sign it's working: About 77 paid bookings in month 6, about $3,230 a month. At or above $3,120 from month 6.

Pages 9, 10

Real at the end $ _____

☐ Done on _____

MONTHS 7–9

Grow it

Do: Build a regular week of bookings.

Sign it's working: About 84 paid bookings in month 9, about $3,520 a month.

Pages 10, 11

Real at the end $ _____

☐ Done on _____

STEP 5

Go beyond what you need

Do: Try one more way to earn, and make it run with less of you.

Sign it's working: About 92 paid bookings in month 12, about $3,860 a month.

Pages 13, 14

Real at the end $ _____

☐ Done on _____

Your number	+	Planning buffer, 30%	=	The number to plan for
$2,400 a month take-home		**$720** money you set aside		**$3,120** a month before tax

Month 6 is March 2027, if your figures hold. This is only a suggestion. BYE doesn't work out tax. Check with your tax office. Worked example · not a forecast: worked out from your own figures. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to $10, except money in and costs, which are exact.

Next: your year at a glance, continued, page 5 →

Your year at a glance, continued

→ **This week:** write down 10 people you could ask (Mon Sep 28). All of it is on page 8.

Month 6 is March 2027, if your figures hold. This is only a suggestion. BYE doesn't work out tax. Check with your tax office. Worked example · not a forecast: worked out from your own figures. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to $10, except money in and costs, which are exact.

06 Why this first test

IN SHORT One paid booking. Every line here comes from your answers and BYE's rules. None of it is written by the AI.

Your first offer, in your words

Garden care by the hour, every two weeks: mowing, weeding and pruning.

Why it starts small: one paid booking.

What BYE matched

Your experience	Retired.
What led here	Your strongest skill, "Gardening", people ask you for "Gardening" and you'd enjoy "Garden advice and small garden design".
It fits your week	More than 10 hours a week, on Monday, Tuesday, Wednesday, Thursday and Friday mornings.

What could change it

What needs protecting	Your protected time and the first check: applying pesticides for others, with your state pesticide agency.
What would change the plan	Nobody pays after 10 asks, the cover doesn't fit, or it takes longer or costs more than planned.

What you'd add

Your own reasons, in your words

What BYE doesn't know yet

A skill, a contact, a limit: anything that changes the picture

BYE's suggestion: the decision stays yours. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: three things to protect, page 7 →

07 Two things to protect

IN SHORT Read this before your first paid booking. Each one can end the plan faster than a slow month.

1 Your time

The reason you're doing this

You said: **"A real income from gardens, and a reason to get out every morning."**
Write the times that are never booked, whatever the plan says:

- [ ] A time every week with no business at all: _____
- [ ] Every three months, a week with no bookings.
- [ ] At month 6 and month 9, ask at home how it's going, and listen.
- [ ] Signs to slow down: tired, rushing, home says so. Then page 21.

2 The rules for this work

Each one comes before any paid booking. What to do is on page 15.

- [ ] **Applying pesticides for others, with your state pesticide agency.** A rule that comes with this kind of work.
- [ ] **Insurance.** Tell an insurer exactly what you'll do, where, and with what equipment, and ask them to confirm in writing that the cover fits.

+ How it's going at home

Ask, listen, and write it down

	Asked on	What they said	One thing to change
Month 3			
Month 6			
Month 9			
Month 12			

+ Your own rules

Anything your area, your insurer or your family adds

- [ ]
- [ ]
- [ ]
- [ ]
- [ ]

General guidance, not legal advice. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: your first 30 days, page 8 →

08 Your first 30 days

THE TEST One paid booking by Sunday, October 25. Monday, Tuesday, Wednesday, Thursday and Friday mornings. Week 1's steps take about 2½ hours of the 10 set aside. Tick each one when it's done.

	Earlier in the week	Later in the week
WEEK 1 Get ready	☐ Mon Sep 28 · 9am · 30 min **Write down 10 people you could ask** People nearby, people from your club or church, friends with busy lives.	☐ Tue Sep 29 · 9am · 60 min **Tools, and your visit sheet** Service the mower, sharpen the shears, print a few visit sheets.
	☐ Mon Sep 28 · 9:30am · 60 min **Check your insurance before working in other people's gardens** General liability cover: three quotes. Ask your auto insurer about carrying tools and a mower for work.	
WEEK 2 Ask	☐ Wed Oct 7 · 9am · 60 min **Tell the first 5 people, in person** Note each answer: yes, maybe or no.	☐ Thu Oct 8 · 9am · 60 min **Tell the other 5** Same words. Offer a look around the yard first, and a price by the hour, every two weeks.
WEEK 3 The first visit	☐ Mon Oct 12 · 9am · 120 min **The first paid visit** Mow, weed and prune; clippings in their compost or yard waste bin. Photos before and after. Paid on the day, then ask: every two weeks?	☐ Fri Oct 16 · 9am · 120 min **Second visit, or a look around** A second yard if someone said yes, or a look around for a maybe.
WEEK 4 Learn from it	☐ Tue Oct 20 · 9am · 30 min **Ask for a line you can use, and one name** Two lines about the visit, and whether they know anyone else who'd want it.	☐ Wed Oct 21 · 9am · 60 min **5 more people, if nobody's said yes** A second go is normal.
DAY 30 Sunday	☐ Sun Oct 25 · 15 min **Count, then choose** Keep going, adjust one thing, or stop. Stop only after 10 real asks with nobody interested. Stopping is learning, not failing.	

Good to know · Paid work waits until every check is done.

Asks ☐☐☐☐☐☐☐☐☐☐ **Paid bookings** ☐☐☐

What you noticed

Who said yes, who said maybe, and why

Sessions are on the days you gave: Monday, Tuesday, Wednesday, Thursday and Friday mornings. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

09 Months 2 and 3: first regular customers

IN SHORT About 15 hours a week in month 2, and 20 in month 3. By the end of December: about 12 paid bookings a week.

Made-up numbers for a made-up person, in the United States, in US dollars.

○ Worked example · not a forecast

Month 2 · November

about 26 paid bookings

about $980 a month before tax

- [ ] **Week 1: tax on side income.** BYE doesn't work out tax. Check with your tax office.
- [ ] **Week 1: a separate account.** Every time you're paid, move your planning buffer to a separate account the same day.

Month 3 · December

about 52 paid bookings

about $2,180 a month before tax

- [ ] **Count your reviews.** At five, aim to raise your price to about $44 an hour ($44 a booking) from month 3. Tell your first customers a month ahead.
- [ ] **Ask every customer for one name.** "Who else do you know who'd want this?" If a customer is happy with the work, you could ask for a referral.

BEFORE MONTH 4 **Plan month 4.** From month 4 the plan needs about 21 hours a week, more than the 20 you have.

At your hours now, with 8 in 10 booked: about $2,890 a month before tax.

Every week, three checks

Tick each one on Sunday

- [ ] **Asks** — At least 3 new people asked, or 3 past customers reminded.
- [ ] **Reviews** — Every finished booking asked for a review and one name.
- [ ] **Buffer** — Your planning buffer moved the same day (page 11).

If a month falls short: don't add hours first. Look at the three levers: more asks to past customers, a bigger booking, or a higher price. Then move the rest of the plan back a month.

Notes

BYE doesn't work out tax, and this is general guidance, not legal or tax advice: check with the IRS and your state tax agency. Worked example · not a forecast: worked out from your own figures. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to $10, except money in and costs, which are exact.

Next: months 4 to 12, page 10 →

Months 4 to 12

AM I ON TRACK? Compare your paid bookings each month with the last column. Your hours rise only when you get more paid work.

Made-up numbers for a made-up person, in the United States, in US dollars.

○ Worked example · not a forecast

Month	A month before tax	Paid bookings a week	Hours a week	Focus this month	Sign it's working
4 · Jan 2027	about $2,600	15	**21**		62 paid bookings
5 · Feb 2027	about $3,100	18	**22**		74 paid bookings
6 · Mar 2027	**about $3,230**	**18**	**23**	**Reach your number**	**77 paid bookings**
7 · Apr 2027	about $3,310	19	**23**		79 paid bookings
8 · May 2027	about $3,440	19	**24**		82 paid bookings
9 · Jun 2027	about $3,520	20	**25**		84 paid bookings
10 · Jul 2027	about $3,650	21	**26**		87 paid bookings
11 · Aug 2027	about $3,780	21	**26**		90 paid bookings
12 · Sep 2027	about $3,860	22	**27**	Go beyond what you need	92 paid bookings

Solid: your 20 hours Striped: the hours the plan needs beyond them

Each month here is a worked example from your own figures, not a forecast. Your hours rise only when you get more paid work. We count 4 to 8 in every 10 hours as booked from month 3. Your asks will show if that is true.

Your hours: decision points, not dates

Around month 4

From here the plan needs more hours than the 20 you have. If paid work is regularly filling your mornings, you could give it another morning or two. If not, stay at your hours: the later months then take longer. The decision stays yours.

Around month 8

After three months at your number, decide how much of your week you want this to take. More money can come from your price and bigger bookings, not only hours (page 14). The decision stays yours.

Your protected times on page 7 come first, whatever the plan says.

Worked example · not a forecast: worked out from your own figures. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to $10, except money in and costs, which are exact.

Next: your money, month by month, page 11 →

Your money, month by month

HOW MUCH IS MINE? Every time you're paid, move your planning buffer to a separate account the same day. Left after these example costs, before tax. Write in what really happened.

○ Worked example · not a forecast

Your number	+ Planning buffer, 30%	= The number to plan for
$2,400	**$720**	**$3,120**
a month take-home	on top	a month before tax

Made-up numbers for a made-up person, in the United States, in US dollars.

○ Worked example · not a forecast

Month	Paid bookings	Money in	Costs	Before tax	Buffer	Left	Costs, really	Money in, really
1 · Oct 2026	1	$40	−$2	$38	−$18	**$20**		
2 · Nov 2026	26	$1,040	−$52	$988	−$228	**$760**		
3 · Dec 2026	52	$2,288	−$104	$2,184	−$504	**$1,680**		
4 · Jan 2027	62	$2,728	−$124	$2,604	−$604	**$2,000**		
5 · Feb 2027	74	$3,256	−$148	$3,108	−$718	**$2,390**		
6 · Mar 2027	**77**	**$3,388**	**−$154**	**$3,234**	**−$754**	**$2,480**		
7 · Apr 2027	79	$3,476	−$158	$3,318	−$768	**$2,550**		
8 · May 2027	82	$3,608	−$164	$3,444	−$804	**$2,640**		
9 · Jun 2027	84	$3,696	−$168	$3,528	−$818	**$2,710**		
10 · Jul 2027	87	$3,828	−$174	$3,654	−$844	**$2,810**		
11 · Aug 2027	90	$3,960	−$180	$3,780	−$880	**$2,900**		
12 · Sep 2027	92	$4,048	−$184	$3,864	−$894	**$2,970**		

Costs are our estimate. Money in and costs are exact; what's left is rounded down to $10. **At month 6, "left" passes your $2,400.** BYE doesn't work out tax. Check with your tax office.

Customers. About 77 paid bookings a month by month 6, the month your figures would add up, in this worked example. If customers come back every fortnight, that's about 36 regular customers.

Keep it right

Move your planning buffer to a separate account every time you're paid. BYE doesn't work out tax. Check with your tax office. General guidance, not legal advice.

About these figures: they depend on your price, how many people buy, and the hours you give it. Worked example · not a forecast: worked out from your own figures. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to $10, except money in and costs, which are exact.

Next: what it costs to start, page 12 →

What it costs to start

MONEY BEFORE MONEY Some costs come before your first paid booking. List them, compare them with what you can spend, and count how many bookings pay them back.

Made-up numbers for a made-up person, in the United States, in US dollars.

You said you can spend	Your first price	Costs, each booking
Under $100 to start, from your answers	**$40 an hour** an example price	**about $2** our estimate (page 11)

Applying pesticides for others, with your state pesticide agency and insurance come first. Both are needed before your first paid booking. Ask what each costs in week 1. If it costs more than you said you can spend (under $100), your first paid booking waits until it's done.

Before your first paid booking

Get quotes, then write in what it really costs

What	Why	Needed first	Quote 1 $	Quote 2 $	Real cost $
Applying pesticides for others, with your state pesticide agency	Before your first paid booking (page 17)	☐			
Insurance	Before your first paid booking (page 17)	☐			
Materials for the first booking	Price out one batch before you sell	☐			
Tools you don't have yet	Only what the first booking needs (page 19)	☐			
A way to take payment	Card, cash, check or a payment app, with a receipt every time	☐			
Something else		☐			
Something else		☐			
Total before your first paid booking					

Is the total within what you can spend (under $100)?

- ☐ **Yes:** start as planned.
- ☐ **No:** borrow, or wait on anything a paid booking doesn't need yet. Let the first payments buy the next thing. Never skip a check to save money: the first booking waits for it. Spend more only if you can afford to.

How many bookings pay it back?

Total $ _____ ÷ $38 a booking

($40 less $2 costs)

= _____ paid bookings

BYE prints start-up costs from its idea list where it has checked ones. Where it has none, this page asks you to write them in: costs are never guessed. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: more ways to earn, page 13 →

13 More ways to earn

IN SHORT Your plan starts with one booking. Other offers to consider. Test one at a time. Add one at a time, when its sign says you're ready.

Your options, in the order to try them

Phases match page 4

Option, and who buys	How they pay	Price	Try it when	Tried on
Garden maintenance: grass, hedges and weeding Customers · your first test	By the booking	*Ask three local sellers*	Test · month 1 From your first booking	☐ _____
Regular lawn-cutting rounds Busy households on one estate.	Write in how they'd pay	*Ask three local sellers*	Once you have five reviews	☐ _____
Garden help for older homeowners Older people who can no longer manage the garden, often arranged by their families.	Write in how they'd pay	*Ask three local sellers*	Once you have five reviews	☐ _____
Garden advice and small garden design An idea you kept	Write in how they'd pay	*Ask three local sellers*	When your week has room	☐ _____
Kitchen garden set-up and grow-your-own coaching An idea you kept	Write in how they'd pay	*Ask three local sellers*	When your week has room	☐ _____
Your own idea				☐ _____
Your own idea				☐ _____
Your own idea				☐ _____

No price means BYE doesn't have a checked one: ask three local sellers what they charge.

One rule: if about two thirds of your money comes from one kind of customer for three months running, test the next option. BYE's suggestion.

Every new booking goes back through the checks on pages 17 and 18, starting with your insurance.

YOUR PLAN, KEPT UP TO DATE

Complete for your first 12 months.

It's built from what you told us on September 25, 2026. Each new booking you add changes the months after it: the hours, the money, and the order of the steps. **Members get their plan rewritten from what really happened, as often as things change, with a check-in every week.**

buildyourexitnow.com/membership

Each option is one to test, not a promise of income. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Growing it, after month 12

HOW DO I GROW IT? First from what each hour earns, then from time bought back, then from help.

Made-up numbers for a made-up person, in the United States, in US dollars.

○ Worked example · not a forecast

By month 12
22 a week
paid bookings at $44, about 27 hours

A rough sum, from your plan's own numbers
+$180 a month before tax
for one more paid booking a week, at $44 less $2 costs

Four ways to grow, in order

Start with 1

1	**Fill your week**	Regular customers, a list of who's due again, a waiting list.
2	**Earn more per hour**	A price review once a year. Bigger bookings, or packages worth more each time.
3	**Buy back your time**	Online booking and reminders, an accounting app, bookings grouped together. As soon as the admin takes more than 2 hours a week.
4	**Beyond you**	Help for the simple parts, once you've had more bookings than hours for three months in a row. An hour with an accountant first.

Numbers to watch, each month

Write them in from month 13

Month	13	14	15	16	17	18
Paid bookings done						
Average per booking						
Customers who came back						
New reviews						
Hours each booking, with travel						
Buffer moved						

Keep learning, 20 minutes a week on Sunday after your check. Where you'll look:

_____

_____

Members get A check-in every week, and this plan rewritten as you go, from what really happened. See **buildyourexitnow.com/membership**

Worked example · not a forecast: worked out from your own figures. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to $10, except money in and costs, which are exact.

Next: Part 2, set it up properly, page 15 →

Set it up properly

You said: "A real income from gardens, and a reason to get out every morning." This part is how you set it up properly.

IN SHORT Three things before any paid work, two in month 2. Each check has a full lesson on pages 17 and 18.

Before any paid work

Tick each one when it's done

- [ ] **Applying pesticides for others, with your state pesticide agency.** Check what the work needs before you charge anyone. Official: U.S. Environmental Protection Agency (EPA) (epa.gov); National Pesticide Information Center (NPIC), under a cooperative agreement with the EPA (npic.orst.edu).
- [ ] **Materials.** Price out one batch before you sell.
- [ ] **Insurance.** Tell an insurer exactly what you'll do, where, and with what equipment, and ask them to confirm in writing that the cover fits.

In month 2

- [ ] **Tax on side income.** BYE doesn't work out tax. Check with your tax office. Official: IRS (irs.gov).
- [ ] **A separate account, the planning buffer moved on the day.** Every time you're paid, move your planning buffer to a separate account the same day.

Short links go to the official page; for the others, search for the page's name on the site in brackets.

Your list of 10

From page 8: a first name is enough

	Name	Asked on	Yes · maybe · no
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

BYE doesn't work out tax, and this is general guidance, not tax or legal advice. Rules change: check the official pages. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: what to say, and places you could ask, page 16 →

What to say, and places you could ask

IN SHORT Four messages, in the order you'll need them. Change the words so they sound like you, and say it in person where you can.

What to say

1 to 4, in order

1 · FIRST ASK

"I've started looking after yards in the mornings: mowing, weeding and pruning every two weeks, for $40 an hour. Would that be any use to you, or someone you know?"

2 · FOLLOW-UP

"Hi **[name]**, just following up on what I mentioned. I have a time free on **[day]** if that works for you. No worries if not."

3 · AFTER THE BOOKING

"Thanks, **[name]**. Would you write two lines about how it went? It really helps. And if you know anyone who'd want this, I'd be grateful for the name."

4 · PRICE CHANGE

"From **[date]** my price goes to about $44 an hour ($44 a booking). You helped me get started, so your next one is still $40 an hour. Thank you."

Places you could ask

BYE's suggestion

- [ ] **People you know**
  Your list of 10 first (page 15).
- [ ] **Local community groups**
  Before-and-after photos, with your mornings.
- [ ] **Door hangers on streets you work**
  People nearby see the yard first.
- [ ] **A free Google Business Profile**
  Every customer gets the review link.

Other places your customers might be

Where people near you ask for this

- [ ]
- [ ]
- [ ]

What they said

Words worth keeping for your ads

General guidance, not legal advice. Where customers look: BYE's suggestion. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: before any paid work: the checks, page 17 →

Before any paid work: the checks

FOUR CHECKS Each check has a short lesson: why it matters, the rule where you live, and how to do it. Paid work waits until they're done.

Made-up numbers for a made-up person, in the United States, in US dollars.

☐ **1 · Tax on side income** — Month 2

- **WHY** It depends on where you live and how much you make.
- **HOW** BYE doesn't work out tax. Check with your tax office.
- **LINKS** **IRS** (irs.gov)

☐ **2 · Applying pesticides for others, with your state pesticide agency** — Before any paid work

- **WHY** A rule that comes with this kind of work.
- **IN THE US** The EPA says states, territories and tribes certify pesticide applicators, that restricted use pesticides may only be applied by or under a certified applicator, and that many states require certification for all commercial applicators. NPIC lists each state's pesticide agency. Ask yours before applying any pesticide or weedkiller for pay.
- **HOW** Check what the work needs before you charge anyone.
- **LINKS** **U.S. Environmental Protection Agency (EPA)** (epa.gov)
  National Pesticide Information Center (NPIC), under a cooperative agreement with the EPA (npic.orst.edu)

☐ **3 · Materials** — Before any paid work

- **WHY** What you buy is a cost before you earn anything.
- **HOW** Price out one batch before you sell.

☐ **4 · Insurance** — Before any paid work

- **WHY** Whether cover fits depends on exactly what you do. Only an insurer can confirm it.
- **HOW** Tell an insurer exactly what you'll do, where, and with what equipment, and ask them to confirm in writing that the cover fits.

What you were told

Who you asked, when, and what they said. Keep anything in writing

Any other checks your work needs

Your area, your work or your insurer may add some

	Check	Who to ask	Done by
☐			
☐			

General guidance, not legal advice. Rules change: check the official pages. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: before any paid work: the checks, continued, page 18 →

PART 2 · YOUR TOOLKIT · CONTINUED FROM PAGE 17

Before any paid work: the checks, continued

Any other checks your work needs, continued

Your area, your work or your insurer may add some

	Check	Who to ask	Done by
☐			

☐ **All 4 done, and any you added?** Then paid work can start. Write the date here: _____

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Your kit and prices

IN SHORT Not everything on day one. Buy something when a paid booking needs it, or when it saves an hour a week. Your price is yours to set.

Made-up numbers for a made-up person, in the United States, in US dollars.

What do I need?

Tick what you have; write in what things cost near you

Start with what's already there, borrow what you can, and buy the rest from what the business earns.

Item	Why	Have	Cost
A serviced mower	The core of most visits.	☐	$
Secateurs, loppers and hand shears	Pruning, sharp and clean.	☐	$
Gloves, eye and ear protection	Every visit.	☐	$
		☐	$
		☐	$

The rule: buy something when a paid booking needs it, or when it saves an hour a week. Keep receipts: what you buy for the business is usually a business cost.

What do I charge?

One list your customers could read. Where there's a blank, check three others near you first, then write your price in.

Service	What's included	About	Price
Garden maintenance: grass, hedges and weeding	Garden care by the hour, every two weeks: mowing, weeding and pruning.	1 hour	**$40 an hour** an example price; about about $44 an hour ($44 a booking) is the aim after five paid bookings
			$
			$
			$

What people pay
No checked price yet: compare three others near you.

Costs, each booking
About $2, our estimate. Check it against what you really spend.

Your booking rules

- Confirm the day before, by message, with the time and what's included.
- Paid on the day, by card, cash, check or a payment app, with a receipt every time.
- Cancellations: decide your rule and say it when you book. _____
- Anything extra is quoted and agreed first, never just done.

Prices are yours to set. Check yours against three others near you. From BYE's plan. A starting point: check what your work really needs. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: your job sheet, page 20 →

Your job sheet

ONE FOR EVERY BOOKING Fill it in as you work, show the customer, and both sign. Copy this page, or keep a photo of each signed sheet.

Customer	Phone	Date	No.

Where	Next one due

What was agreed, and done	Done	Not done	Notes
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	

Photos for the job record ☐ before ☐ after OK to use photos in my ads ☐ yes ☐ no

Work $	Materials $	Total $

Paid by ☐ card ☐ cash ☐ check ☐ app

Terms. The work is as listed above. Anything extra was agreed first. Your details are used for your bookings and my records. Ask me to see them or remove them; some records must be kept by law. **General guidance, not legal advice.**

Customer signature	Sam

The terms are a plain starting point, not legal advice. Sam is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: Part 3, when it doesn't go to plan, page 21 →

21 When it doesn't go to plan

> **Hard weeks are part of it. You said: "A real income from gardens, and a reason to get out every morning." That's still the point.**

IN SHORT Compare this month with page 10. Behind? Find your situation below and change one thing.

● At or above it	◐ A little behind	○ Well behind, two months running
Keep going. Don't add hours yet.	Within a quarter of it. **More asks**, and follow up every maybe.	Under half. **Change one thing:** who, the offer or the price.

If this happens, do this

Find your situation in one of three groups

WHEN PEOPLE DON'T BUY	
Nobody says yes after 10 asks	Ask 10 different people. Still nothing? Change who it's for before the price.
People say yes, but don't book	Offer two fixed times, not "let me know". Confirm the day before.
"That's more than I expected"	Check three others near you. In line? Keep your price, and say what's included.
WHEN IT'S BUSY	
Busy, but not near the money	Raise the price for new customers, add bigger bookings, and group them close together. Not more hours first.
More bookings than hours	Start a waiting list, and put your price up.
One kind of customer pays most	Test the next option on page 13 before adding hours.
WHEN LIFE GETS IN THE WAY	
A booking goes wrong, or a complaint	Fix it first, at your cost if it was your mistake. Note it on the job sheet. Answer a bad review calmly: people read the reply.
You miss a week	Don't double up. Start again at the next session; the plan moves a week.
It's costing you the thing you're doing it for	Slow down. Keep your protected times (page 7); price before hours.
A quiet month	Expected. Message past customers. Judge three months, not one.

→ **BYE's one change for day 30, if it's close:** ask older people nearby and people with busy jobs on the streets you already work.

Stopping is allowed. Stop only after 10 real asks with nobody interested, or if after three months it isn't enjoyable or doesn't pay. Stopping is learning, not failing.

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This week

One week at a time. You said: "A real income from gardens, and a reason to get out every morning."

FOR THE FRIDGE Every Sunday, 15 minutes: look back at last week, then fill in the week ahead. Copy this page as often as you like.

Week of

This month's figure, from page 10

$

Your sessions

Monday, Tuesday, Wednesday, Thursday and Friday mornings, plus anything extra

Monday morning

Done ☐

What I'll do

Tuesday morning

Done ☐

What I'll do

Wednesday morning

Done ☐

What I'll do

Thursday morning

Done ☐

What I'll do

Asks this week

Cross one off each time you ask

1 2 3 4 5 6 7 8 9 10

Booked this week

One message to send

What would make it a win?

Sunday check

Look back before you plan ahead. Behind? page 21

Week of	Asks	Bookings	Money in	One thing for next week
			$	
			$	
			$	

MY PROMISE TO MYSELF

My mornings. My gardens. My reason.

Every ask makes me better. I start now. I show up for it, every week.

Protected times come first: they're on page 7.

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23 The two cards, to keep

IN SHORT Two credit-card-sized reminders: who you are now, and who you're becoming. Print this page on thick paper, at actual size.

1. **Print at 100%**
   Not "fit to page". Thick paper or card stock.
2. **Cut the outside marks**
   Each card is 2⅛ × 3⅜ in, a credit card.
3. **Cut or fold the dashed line**
   Two cards, or one with two sides.

Card 1 · who you are now **Card 2** · who you're becoming



Size check: this bracket should measure 50 mm. If it doesn't, print again at 100%.

Two cards

Cut down the dashed line. Card 1 in your wallet. Card 2 somewhere you see every day: the fridge, a mirror, the lid of your laptop.

Or one card

Fold on the dashed line, faces out, and glue. "Now" on the front, "becoming" on the back.

On hard days

Read card 2, especially the promise: Every ask makes me better.

Your own promise, if you'd rather

Write it here first, then on the back of card 2

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