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BUILDING A BUSINESS AROUND A JOB OR SCHOOL

How to start part-time, protect your time and energy, and know when it's time to make the jump.

TYPE: GUIDE REVIEWED: NOVEMBER 2026 TIME: 8 MINUTES LEVEL: BEGINNER

AT A GLANCE

- Many strong businesses start as **side businesses**. A steady paycheck gives you time to test, learn and grow without betting everything.
- The key is a **realistic weekly schedule** and a clear sign for when to go full-time.
- Check your **job contract** for rules about outside work, and never use your employer's time, equipment or customers.

Why it matters

Quitting a job before a business can support you puts heavy pressure on every decision. You might take bad deals, cut prices or borrow too much just to pay rent. Building on the side lets the business prove itself first. But side businesses also stall when there's no plan for time, so structure matters.

Before you start: check your job

- **Read your employment agreement and handbook.** Look for rules on outside work, conflicts of interest and who owns ideas you create.
- **Don't compete with your employer** or take their customers.
- **Don't use work time, laptops, email or software** for your business. It can give your employer a claim to what you build.
- **If you're on a visa,** check whether side work is allowed before you start. See **S-05 Starting a Business as an Immigrant**.

Building your weekly schedule

1. **Count your real free hours.** List work, commute, school, family and sleep. What's left?
2. **Pick fixed business blocks.** For example, Tuesday and Thursday 7 to 10 pm, plus Saturday morning.
3. **Use each block for one thing.** One block for making or selling, one for marketing, one for admin like bookkeeping.

4. **Protect rest.** Keep at least one day a week fully off. See **S-09 Pacing Yourself: Building Without Burning Out**.

Block	Example use	Hours
Tuesday evening	Customer orders and production	3
Thursday evening	Marketing and social posts	2
Saturday morning	Sales at a market, or customer calls	4
Sunday (30 minutes)	Bookkeeping and planning the week	0.5
Total		**9.5**

Businesses that fit around a schedule

- Services you can book in evenings or weekends, like cleaning, tutoring, detailing or photography
- Products made in batches, like baked goods, candles or clothing
- Online stores and digital products
- Weekend markets and pop-ups

When to make the jump

Think about going full-time when most of these are true:

- The business has paid you a steady amount for **at least 6 months**.
- You're turning away customers because you don't have time.
- You have **3 to 6 months of personal bills saved**.
- You have a plan for health insurance and other benefits you'd lose.
- Your sales would grow if you had more hours. You know this because you've tested it, for example on a week off.

> TIP
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> You don't have to jump all at once. Many founders cut to part-time hours, take a leave, or move to a more flexible job first.

> EXAMPLE
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> **Grace** works as a nurse and runs a meal-prep business on Sundays and Wednesday evenings. After 8 months, the business made $2,800 a month and she had a waitlist. She saved 4 months of bills, moved to three 12-hour shifts a week, and used the extra days for the business. A year later, she left nursing to run it full-time with one employee.

Common mistakes

- **Working in every spare minute.** Burnout ends more side businesses than competition does.

- **Mixing up job and business.** Using your employer's tools or contacts can cost you the job and the business.
- **Waiting too long to raise prices.** Low prices plus limited hours means little profit. See **M-07 Pricing Your Product or Service**.
- **Jumping without a cushion.** Plan the jump with numbers, not just hope.

Your checklist

- ☐ Read your employment agreement for outside-work rules
- ☐ Count your real free hours each week
- ☐ Set fixed weekly business blocks and put them on your calendar
- ☐ Keep one day a week fully off
- ☐ Write down your "jump" signs and check them every 3 months

Key words, explained

Word	What it means
Side business	A business you run part-time alongside a job or school.
Conflict of interest	When your business competes with or harms your employer.
Leave of absence	Time off from a job, sometimes unpaid, with your job held for you.

Where to go next

- **S-09 Pacing Yourself: Building Without Burning Out**
- **M-12 Paying Yourself as a Founder**
- **I-06 Testing Your Idea Before Spending Big**

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