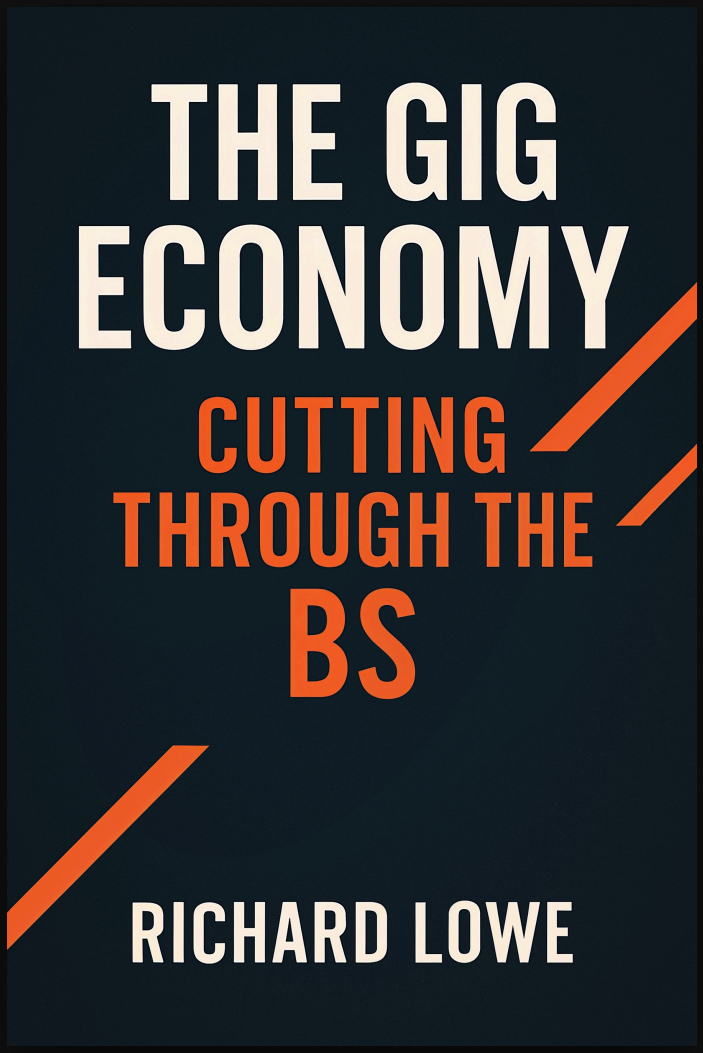
A FREE COMPANION TO THE GIG ECONOMY

The Experiment Lab

Worksheets for finding the income idea that fits your skills, testing it cheaply, spotting the scams, and landing your first paying customer.



RICHARD LOWE

How to Use This Workbook

Test small, learn fast, and build on what works.

The Gig Economy doesn't hand you a blueprint, because copying someone else's exact method usually fails. It gives you a method for finding your own: take an honest inventory, find the riskiest assumption, test it as cheaply as you can, and judge the result against criteria you wrote down first. This workbook gives you the pages to do that.

Part 1: Know Your Tier

If rent is due in six weeks, you can't spend three months testing an idea. Run the tiers in parallel and peel each one off when you no longer need it.

TIER	WHAT IT IS	WHAT IT BUYS YOU
Survival work	Delivery apps, plasma donation, TaskRabbit, day labor, same-day gigs: anything that pays within 24 to 72 hours with almost no setup cost	Days
Bridge work	Contract roles in your field, temp work, staffing agencies, platforms that pay weekly	Months
Building work	Income streams you control that compound over time	Your future

I'm in tier: _____ My monthly floor (the number below which things break):
$_____

Until building income clears your monthly floor for three months in a row, don't count on it. One good month is data. Three consecutive months is a pattern.

Part 2: Your First 30 Days

The only failure is spending 30 days reading about starting instead of starting.

WEEK	TASK	DONE
Week 1	Fill in the inventory (Part 3).	
Week 2	Pick two or three candidates and talk to five real people about each. Listen for frustration. Frustration means unmet demand.	
Week 3	Design one test (Part 5), small enough that failing costs less than a week. Charge for it from day one.	
Week 4	Judge the result against what you wrote down in week 3, not against how you feel.	

Part 3: The Inventory

The gap between what you can do and what other people struggle with is where every opportunity lives.

Write down everything you know how to do: work skills, home skills, hobbies, and the things people ask you for help with. Check the ones people have paid money for. Don't filter for what sounds impressive.

SKILL OR KNOWLEDGE	PEOPLE PAY FOR IT?	WHO STRUGGLES WITH THIS?

Part 4: Your Real Hourly Rate

Track every hour for at least a month, billable or not. Most people vastly underestimate the hours that don't get billed.

FOR ONE INCOME STREAM, ONE MONTH	AMOUNT
Money received	
Minus expenses: gas, car wear, phone, equipment, software, platform fees	
Minus self-employment tax (15.3%) and income tax	
A. What you actually kept	
Hours doing the work	
Hours finding clients, marketing, admin, invoicing	
B. Total hours	
A ÷ B = real hourly rate	

When Richard Lowe ran this math on three months of online surveys, it came to $3.17 an hour.

> *People lie with their words but tell the truth with their wallets.*

Part 5: The Test Card

Your brain will rationalize almost any outcome if you let it. Fill in the top half before you start.

BEFORE THE TEST	ANSWER
The idea	
The riskiest assumption (the thing that has to be true for this to work at all)	
The cheapest way to test it	
Time and money I'll spend, at most	
Success looks like	
Failure looks like	
AFTER THE TEST	**ANSWER**
What happened, measured only by the metric above	
Scale, change one variable, or kill it?	

How strong is your evidence?

Interest	Engagement	Commitment	Purchase
Email signups, downloads, likes. Curiosity only.	Time spent, detailed questions, sharing.	Pre-orders, waiting lists, beta testers.	Money changed hands. The gold standard.

When a test fails, diagnose before you move on

1. **Nobody recognized the problem.** Describe it differently to two or three more people before you kill it.
2. **They have the problem but won't pay.** Ask "How are you handling it now?" Then reprice, rescope or move on.
3. **They said yes but didn't follow through.** That was a polite no. Try a smaller, more concrete offer.
4. **One customer, no second.** Ask that customer what made them say yes, and who else they know with the problem.

Part 6: The Risk Screen

Legitimate opportunities get more attractive the more you research them. Scams get less attractive.

The quick pattern test

- [ ] I have to spend money before I can make money (starter kits, training fees, access fees)
- [ ] The income claim is specific but unverifiable, or comes without time, costs and starting point
- [ ] The urgency feels manufactured: countdown timers, limited spots, one-time pricing
- [ ] The money comes from recruiting people instead of selling to customers
- [ ] The marketing sells the lifestyle more than the work
- [ ] I'd need a flowchart to understand how I get paid
- [ ] Something about the client or engagement doesn't quite add up

One check means slow down and verify. The most effective scams feel like exactly what you've been looking for.

Verifying a new client

For anything over a few hundred dollars with someone you don't already know, before you sign or do any work:

- [ ] Phone call first. A client who refuses and pushes straight to a sample, contract or payment has given you the answer
- [ ] Video call for mid-size or larger work, with the camera on
- [ ] LinkedIn checked before the call: a real history, or a profile made three weeks ago?
- [ ] The business looked up independently, without using the links they sent
- [ ] Their name searched with the word “scam”
- [ ] Any request for unpaid sample work they could use themselves declined, or paid

The one rule with no exceptions

Never forward money to anyone for any reason in connection with a client engagement. If a client overpays and asks you to send the difference anywhere, the engagement is a scam. A payment that has posted to your account is not the same as a payment that has cleared.

Time to quit a stream?

- [ ] My hourly rate is consistently below minimum wage
- [ ] I dread working on it
- [ ] Competition is rising, prices are dropping, and customers are harder to get
- [ ] The only way to earn more is to work more hours
- [ ] Success requires me to compromise my ethics
- [ ] Months in, and I'm not getting better at it or learning anything new

Part 7: Your First Paying Customer

You're not asking anyone for a favor. You're asking whether they have a problem you can solve.

The approach: "I've been doing [X] for [Y] years and I'm starting to work with people outside my current role. I know [type of person] often struggles with [problem]. Is that something you deal with?" If they say yes, ask: "What does that cost you?"

PRICING WITH NO REFERENCE POINT	AMOUNT
Hours the engagement will take	
× the lowest professional hourly rate I'd accept = my floor	
What two or three others charge for something similar	
What the problem costs the client	
My quote	

Scope it small enough that a stranger will say yes: one concrete thing with a clear deliverable and a specific price. Never give the work away free. If they push back, ask "What were you expecting to pay?" before you discount.

Don't leave the conversation without

- [ ] The problem confirmed
- [ ] Confirmation they want help
- [ ] A specific deliverable
- [ ] A price
- [ ] A timeline, and your summary email sent the same day

Statement of Work: the seven questions

- [ ] What exactly am I delivering, and what's excluded?
- [ ] What is the client responsible for, and what happens when they're late?
- [ ] Total, due dates, deposit and milestones
- [ ] What one revision includes, and how changes are handled
- [ ] Who owns the work, and when
- [ ] How either side exits, and what happens to unpaid invoices
- [ ] Indemnification, with liability capped at the fees paid

Part 8: Money and Payment Setup

Accounting problems are much harder to fix later than to prevent. Set this up before your first payment.

- [ ] A dedicated business checking account, used for nothing else
- [ ] A separate tax savings account, with 25 to 30% of every payment moved in as soon as it arrives
- [ ] Quarterly estimated taxes on the calendar if I expect to owe $1,000 or more
- [ ] An operating buffer of one to two months of floor expenses
- [ ] A fixed monthly draw (roughly 60 to 70% of average monthly revenue, once I have three months of data)
- [ ] Every expense tracked and every receipt photographed and filed
- [ ] A summary email after every client conversation
- [ ] Records kept for at least seven years
- [ ] No business debt for things I can't prove will pay for themselves
- [ ] A rate review on the calendar once a year

Which way to get paid

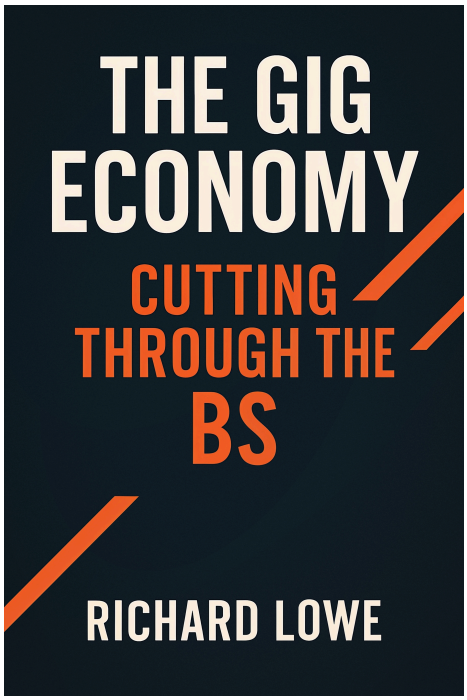
METHOD	BEST FOR	THE RISK TO YOU
Zelle	US clients whose bank supports it. Free and instant	Lowest. No chargebacks for authorized payments
ACH	Established business clients with accounts payable departments	Low. Reversals only for errors, within five banking days
Checks	Corporate clients whose systems require them	Hidden. A fake or altered check can come back weeks after it shows in your balance
Stripe	International clients and card payments	Highest. A 120-day chargeback window, funds pulled immediately, and fees win or lose

For checks and ACH, state in your SOW that work begins on receipt of cleared funds. For card payments, build the processing fee into the invoice and waive it for Zelle.

> *Unethical businesses require a constant supply of new people who haven't been burned yet.*

The Whole Story

This workbook is the short version. The Gig Economy tells the whole story: what doesn't work and why, the mental traps that keep people broke, real case studies, insurance, getting paid safely, ADHD and neurodivergence, outsourcing, and the AI tools and tech stack worth paying for.



The Gig Economy:
Cutting Through the BS
The Working Life

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