

# Marc Linsky Discusses Ways to Generate Extra Income During Your Retirement Years – Part 1 of 3

*In the 1st part of this 3-part article series, Marc Linsky, CFP at Estreet Financial, explores ways to create extra income during your retirement years.*

WES PALM BEACH, FL, UNITED STATES, March 9, 2020 /EINPresswire.com/ -- Making the most of your retirement years should be an enjoyable venture, [Marc Linsky says](#). However, since most retired people are on a fixed income, there may be times more income may be needed.

"There are several ways to go about creating extra income for your retirement years," Marc Linsky begins. The first method is to increase your income. The second way is by decreasing your expenses, which gives you more money to work with. The third is by a combination of both which is what most people end up doing. "You should plan on needing about 80% of your pre-retirement income," he adds. If your expenses are any higher than this, you may need to supplement your income from time to time. In this 3-part series, Marc Linsky talks about some of the things he's recommended to his clients about creating extra income after retirement.



There are so many options, [Marc Linsky begins](#). One of the first things I tell my clients is to look at what they need. It's important to figure out if you want a second career or just a temporary part-time job or something in between, he adds. Do you need extra income on a permanent basis or is this a temporary need? "In addition, some of the opportunities I've found will bring you income fast while others will take time to build up," he says. It's important before you begin to look at what your goals are and what you're needing to accomplish when you want to generate extra income.

The list I've put together, Marc Linsky says, is a list of ideas that almost anyone can do from home. I'm not talking about generating investment income, he adds. Rather, this is a list of active steps someone can take to make a side income. "There are quite a few options," he explains, "and this list isn't all inclusive. But if you want to work from home in your retirement to make some extra money, it will help you get started with finding something you really enjoy doing."

Note the items on this list are in order of difficulty or skill needed. The first part starts with easy activities that nearly anyone can do. The second part talks about different home-based businesses that people are doing, and the third part includes side jobs that either require a specialized education or training before you could do them as a side venture.

With either one, he says, be sure to watch out for scams. You should never have to pay a company first in order to work for them. When in doubt, Marc Linsky says, go online and do some research. Check reviews and even the Better Business Bureau if you must and don't necessarily believe everything you read. This is a good time to use due diligence, he adds.

### Easy Ways to Make Extra Income from Home – No Experience Needed

**Babysitting:** This involves taking care of children, either in your home or at someone's else's home. No extra skills are required except a love of kids, but it helps to know CPR and first aid. You can register online with Care and get connected with families that need childcare in your area, Marc Linsky says.

**Dog Sitting or Dog Walking:** This is self-explanatory, Marc Linsky says, and a good option if you enjoy dogs. A reputable site that connects dog sitters with dog owners is Rover. It's great if you live in a big city where the service is needed, but it's probably not going to work for you if you live in the country, he adds.

**Driving:** As long as you have a valid driver's license and a decent vehicle and can pass a background check, you can make money driving for companies like Lyft or Uber, Marc Linsky says. Some drivers report earning as much as \$25 or more an hour, but this depends on the area in which you live and the vehicle you drive, he adds.

If you're not too keen on driving other people around, you might consider delivery driving where you'd pick up orders and deliver to homes. Doordash is one option that hires people to deliver ready-made food from restaurants near you to people who don't want to leave their home.

**Airbnb Host:** "I added this option here," Marc Linsky says, "because many people have an extra room in their home. If you have a finished basement or a finished space over your garage with a separate entrance that's even better," he adds. Airbnb can give you some good income if you set up your space properly.

**Customer Service Rep:** Many companies with an online presence are hiring customer service reps to work from home. Marc Linsky says these workers do things ranging from answering phones to helping with customer service calls. LiveOps is a reputable company where you can work as an independent contractor.

"Working Solutions is another company I've heard of but don't have experience with, so do your due diligence," [Marc Linksy adds](#). □

**Freelance Writing:** Freelancer is a great place to start out for this side job. Another legitimate site is WriterAccess. Many companies have blogs nowadays, Marc Linsky says. This means a demand for more writers to contribute articles. Usually there's no extra training involved, Marc Linksy adds. You need the ability to write well and know proper English punctuation and grammar. In addition to blog articles, you can write technical descriptions for ecommerce stores, write copy for advertising websites, or even specialize in About Me pages for large corporations. Writing online for income can pay well as it's usually based on the type of project and number of words needed. For some of the large companies that hire writers, you're rated on your ability to write which contributes to your overall pay per piece, he adds.

Don't miss out on the rest of these ideas to generate extra income from home. See Part 2 for more ideas and recommendations.

Marc Linsky CFP is a certified financial planner and the President of Estreet Financial, a financial

investment firm specializing in retirement and financial planning with particular focus on those in the medical professions. He holds the CFP certification, which is recognized as the standard of excellence for the financial planning profession and has been helping people with their financial, retirement, and estate planning since 1986. Marc Linsky holds a bachelor's degree in Marketing and Economics from Penn State University. He has been married 33 years to his wife, Molly, and has 3 grown children and 2 grandchildren. Estreet Financial has offices in New Jersey, Florida, and New York.

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