BILL'S HOME TECH

Home & Small Business Tech Solutions

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Side Income After Retirement: Which Apps Are Real

Which apps are real, what they really pay, and how to spot the ones that steal

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

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THE 60-SECOND VERSION

1 The 60-Second Version

The whole idea, if you only have a minute.

Yes, you can earn a little extra money in retirement using apps and websites — but go in with clear eyes. The easy, do-it-from-your-chair options (surveys, cashback, watching for microtasks) are real yet pay small, often just a few dollars for a chunk of time. The options that pay more real money (selling crafts, tutoring, pet-sitting, driving, renting a room) take more effort and more setup, but they are genuine.

- Real and easy, but tiny pay: survey sites, microtask sites, cashback apps.
- Real and more rewarding, with real work: Etsy, tutoring, Rover, TaskRabbit, driving or delivery, renting a room.
- Almost always a scam: anything that asks you to pay to get started, or to deposit a check and send part of the money back.

GOOD TO KNOW

One rule unmasks the great majority of scams: in an honest job, the money flows to you. The moment someone wants you to pay a fee, buy a kit, or move money back to them, stop. Honest work never costs you money up front.

> *I tell folks the same thing every time: a real job pays you. If you ever have to pay it, or pass money back to it, that is not a job — that is the trap.*

THE ONE RULE

2 The One Rule That Unmasks Scams

Learn this first, and most traps fall apart in front of you.

Before we talk about any particular app, learn this, because it protects you across all of them. The Federal Trade Commission, the government's consumer-protection agency, says it plainly: if someone offers you a job and claims you can make a lot of money quickly with little work, that is almost certainly a scam. And honest employers never ask you to pay to get a job.

The fake-check move to know by heart

Here is the single most common trick aimed at older adults. A new 'employer' sends you a check, tells you to deposit it, keep a little for yourself, and send the rest back — for taxes, fees, supplies, or an 'overpayment.' The check looks real and your bank may even let you spend it at first.

Then, days later, the check bounces because it was fake. The money you sent is gone, and the bank wants the full amount back from you. A legitimate employer will never, ever ask you to do this.

- No honest job asks you to pay a fee, buy a starter kit, or pay for 'certification' or 'training' to begin.
- No honest job sends you a check and asks you to send part of it back.
- No honest job promises big, fast money for little effort.
- No honest placement service charges you, the job seeker, a fee — the hiring company pays them.

WATCH OUT

If any opportunity involves depositing a check and wiring, sending, or gift-carding money back to someone, it is a fake-check scam. Walk away. This holds no matter how friendly, official, or urgent the person sounds.

WATCH OUT

Before you sign up for anything, search online for the company or person's name together with the word 'scam,' 'review,' or 'complaint.' Then describe the offer to someone you trust. Both steps take minutes and have saved a great many people real money.

SURVEYS AND MICROTASKS

3

Surveys and Microtasks: Real, but Small

Honest money for spare minutes — just do not expect much.

Survey and microtask sites pay you small amounts to answer market-research questions, test websites, or do tiny online tasks. The well-known ones are real and do pay out. The honest truth, though, is that the pay is modest — think in terms of a few dollars for a stretch of time, not an hourly wage you could live on. Treat it as pocket money earned while sitting in your chair, and it can be a pleasant fit. Expect more than that and you will feel cheated.

What is genuinely real here

- Established survey sites such as Swagbucks, InboxDollars, and Survey Junkie pay in cash (often via PayPal) or gift cards.
- Prolific is a research-study site known for clearer, fairer pay than most, though studies come and go.
- Website- and app-testing sites, such as UserTesting, pay a bit more per task because you record yourself trying a site out loud.
- These sites are free to join. You should never pay to sign up.

You will not qualify for every survey — many 'screen you out' partway through after a few questions, which is normal and not a glitch. The payout thresholds (the minimum you must earn before cashing out) are usually small, but do check them so you are not working toward a number you will not reach.

WATCH OUT

A real survey site never asks for your Social Security number, bank login, or a payment to 'unlock' higher-paying surveys. Those requests mark an imitator, not the real thing.

GOOD TO KNOW

Because the pay is small, your time is the real cost. If answering questions for an hour to earn a few dollars sounds pleasant to you, it is a fine hobby. If it would frustrate you, skip it — one craft sale or one pet-sitting visit can be worth many hours of surveys.

SELLING WHAT YOU MAKE

4 Selling Crafts and Clutter Online

Where real dollars tend to start.

If you make things — knitting, woodworking, jewelry, soap, art — or you simply have a house full of things you no longer need, selling online is one of the most genuine ways to turn time into money. There is real work in it: photographing, listing, packing, and shipping. But the platforms are legitimate and the earnings are real, not pennies.

What you're selling	Where people usually sell it
Handmade crafts and art	Etsy
Used household items, locally	Facebook Marketplace (no shipping)
Collectibles and odds and ends	eBay
Used books, media, and more	eBay or Amazon seller accounts

Etsy is the best-known home for handmade and vintage goods. It charges small fees — a modest listing fee per item and a percentage of each sale — which is normal and taken out of your sales, not billed to you up front. Facebook Marketplace is excellent for selling locally with no shipping at all; you meet a buyer and hand over the item.

GOOD TO KNOW

Start by selling a few things you already own before you open a craft shop. You will learn how photos, pricing, and shipping work with no pressure, and you will clear out some clutter in the bargain.

WATCH OUT

When selling locally, meet buyers in a public place in daylight, and be wary of anyone who 'overpays' with a check and asks for the difference back — that is the fake-check trick again, wearing a buyer's hat.

SHARING A SKILL

5 Tutoring and Teaching What You Know

A lifetime of knowledge is worth something.

Decades of work and life leave you with skills other people will pay to learn: a language, a musical instrument, math, writing, a trade, bookkeeping, test preparation. Tutoring and teaching tend to pay meaningfully better per hour than the easy app tasks, because you are offering something not everyone can.

- Tutoring platforms such as Wyzant connect you with students and handle the scheduling and payment.
- Outschool and similar sites host classes, including for younger learners, often in small groups.
- For adults, you can offer lessons or consulting locally — a flyer at the library or a note on a community board still works well.
- Video calls mean you can teach from home without driving anywhere.

These sites take a cut of what you earn, which is normal. What is not normal is being asked to pay to join or to buy a 'teacher kit.' As with everything in this guide, the money should flow toward you.

> *People underestimate what they know. If you spent thirty years doing something well, somebody out there would gladly pay to learn the first tenth of it from you.*

GOOD TO KNOW

Tutoring rewards patience and clear explanation — exactly the strengths many retired folks have in abundance. You set your own hours, and a few sessions a week can add up to real money without taking over your life.

PETS AND SMALL JOBS

6 Pet-Sitting and Helpful Tasks

Good money if you like animals and don't mind being on your feet.

If you enjoy dogs and cats, pet care is one of the most pleasant ways to earn real money in retirement. And if you are handy or simply reliable, local-task apps can pay you to do things your neighbors need done. Both involve genuine work and real responsibility, but both are legitimate and pay far better than clicking surveys.

App	What it's for	How it works
Rover	Dog walking, pet-sitting, boarding	You set your rates and schedule; the app takes a cut
Wag	Dog walking and drop-in visits	Similar to Rover, more walk-focused
TaskRabbit	Local tasks: assembly, moving help, errands	You bid or set rates; clients book you

On Rover, you can offer as little as drop-in visits or dog walking — no need to board animals in your home unless you want to. On TaskRabbit, you choose which kinds of jobs you will do, so you can stick to light, safe work like furniture assembly or waiting for a delivery and skip anything heavy.

WATCH OUT

For your own safety, keep your physical limits in mind on task apps and decline jobs involving ladders, heavy lifting, or anything that could hurt you. No amount of money is worth a fall. Pick work that genuinely suits you.

GOOD TO KNOW

These apps handle payment through the app itself, so you are not chasing cash or taking checks from strangers. That built-in payment is part of what makes them safer than answering a random 'help wanted' ad.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

DRIVING AND DELIVERY

7 Driving and Delivery

Flexible and real — with wear, costs, and taxes to weigh.

Driving people (Uber, Lyft) or delivering food and groceries (DoorDash, Uber Eats, Instacart) is legitimate, flexible work you turn on and off from an app. It pays real money, but be honest with yourself about the full picture: gas, insurance, and wear on your car come out of what you earn, and you are responsible for your own taxes since no one withholds them for you.

- Rideshare (Uber, Lyft): you drive passengers; requires a qualifying car, a background check, and comfort driving strangers.
- Food delivery (DoorDash, Uber Eats, Grubhub): you pick up and drop off orders; often feels lower-pressure than carrying passengers.
- Grocery delivery (Instacart): you shop for and deliver groceries; involves more time per order but can tip well.
- You choose your own hours entirely — there is no set schedule.

For many retired folks, delivery feels more comfortable than rideshare because you are not responsible for passengers. Either way, track what you spend on gas and set aside a portion of earnings for taxes so April holds no surprises.

WATCH OUT

These are the only real driving and delivery apps' names worth trusting — download them from the official app store, never from a link someone texts or emails you. Scammers build fake 'driver signup' pages to harvest your license and bank details.

RENTING A ROOM

8 Renting Out a Room or Space

Turning space you already have into income.

If you have a spare room, a finished basement, or even a driveway or garage you do not use, you may be able to rent it. This can bring in more than most other options on a per-hour-of-effort basis, because the space does much of the work. It also asks the most of you in terms of trust, rules, and sometimes local law, so go in carefully.

- Airbnb lets you rent a room or whole space to travelers, short term, with the platform handling booking and payment.
- Longer-term room rentals to a steady tenant are an option too, usually arranged locally or through rental sites.
- Parking and storage space can be rented through dedicated apps in some areas.
- Check your town's rules, your insurance, and — if you rent — your lease before listing anything.

The money here is real and can be significant, but so is the responsibility of having guests or a tenant. Many people start by renting only occasionally, to get a feel for it, before deciding whether to do more.

WATCH OUT

Only accept bookings and payments through the official platform. A 'guest' who wants to pay you directly, send a check for more than the amount, or move the conversation off the app is very often running a scam. Keep everything inside the platform's own system.

GOOD TO KNOW

Renting a room is the one option in this guide most worth talking over with family and perhaps an accountant first. The income is genuine, but it touches your home, your taxes, and your comfort, so it deserves a real conversation, not an impulse.

EARNING ON SPENDING

9 Cashback Apps: Earning While You Spend

Not income exactly, but real money back in your pocket.

Cashback apps are a gentle, low-effort way to put a little money back in your pocket on things you were going to buy anyway — groceries, gas, everyday shopping. You are not earning new income so much as getting a small rebate, but it is real, it is safe when you stick to the known apps, and it asks almost nothing of you.

App	What it does
Rakuten	Cash back when you shop online through its links
Ibotta	Rebates on groceries and store purchases via receipts
Fetch	Points on receipts from many stores, redeemed for gift cards
Upside	Cash back on gas and some restaurants and groceries

The way these generally work: you buy as you normally would, then scan your receipt or shop through the app's link, and a small amount comes back to you over time. The amounts are modest, but since you were spending the money regardless, it is close to free.

WATCH OUT

A real cashback app never needs your bank password or your Social Security number to give you a rebate. If an app or a look-alike asks for those, it is after your account, not rewarding your shopping.

TIP

Pick just one or two cashback apps rather than a dozen. Juggling too many turns a simple perk into a part-time chore, and the extra ones rarely add up to much.

THE REAL PLATFORMS

10

The Real Platforms, at a Glance

A side-by-side look at what is genuine and what it asks of you.

Here is the honest landscape in one place. The effort and pay columns are general impressions, not promises — what you actually earn depends on your area, your time, and plain luck. The point is to match an option to the life you want, not to chase the biggest number.

Type	Real examples	Effort	Pay reality
Surveys / microtasks	Swagbucks, InboxDollars, Prolific	Very low	Small — pocket money
Cashback	Rakuten, Ibotta, Fetch, Upside	Very low	Small rebates
Selling items	Etsy, eBay, FB Marketplace	Medium	Real, varies widely

Tutoring / teaching	Wyzant, Outschool	Medium	Good per hour
Pet care / tasks	Rover, Wag, TaskRabbit	Medium	Good, on your feet
Driving / delivery	Uber, Lyft, DoorDash, Instacart	Higher	Real, minus car costs
Renting space	Airbnb	Varies	Can be significant

WATCH OUT

Last verified: November 2026. App names, fees, and pay change over time, and new look-alike scams appear constantly. Always download from the official app store, confirm details on the company's own site, and search the name with 'scam' before signing up.

GOOD TO KNOW

Notice the pattern: the easiest options pay the least, and the ones that pay real money ask for real work or real assets. That is not a flaw — it is simply the truth, and anyone telling you otherwise is selling something.

SPOTTING THE FAKES

11 Spotting the Fakes

The red flags that give a scam away.

Scammers advertise their fake jobs in the very same places honest employers do — online ads, job sites, social media, even the radio. So you cannot judge by where you saw it. You judge by what it asks of you. Here are the warning signs the FTC and years of sad stories point to again and again.

Red flag you see or hear	What it really means
Pay a fee, buy a kit, or pay for training to start	Scam — honest jobs pay you, not the reverse

Deposit this check and send some back	Fake-check scam — the check will bounce
Make thousands a month, little work, from home	Almost always a scam
Wire money, send gift cards, or use crypto	Scam — these payments cannot be reversed
Pay for a 'list' of jobs or clients	Scam — real job lists are free
Hired fast with no real interview	Strong warning sign
Pressure to act right now	A tactic to stop you from thinking

A genuine opportunity survives a pause. It does not fall apart because you took a day to think, asked a family member, or searched the company's name. Scammers need speed and secrecy; honest employers do not mind either patience or questions.

> *Scammers hate three things: a pause, a second opinion, and a search engine. Use all three on anything that wants your money or your hurry.*

THE TRAPS FOR RETIREES

12

Reshipping and Mystery-Shopper Traps

Two scams aimed right at people with time on their hands.

The reshipping 'job'

You are 'hired' as a quality-control manager or virtual assistant. The work: receive packages at home, throw away the packaging and receipts, repackage the goods, and reship them to an address you are given, often overseas. The FTC is blunt about this: reshipping goods this way is never a real job.

The products are usually expensive electronics bought with stolen credit cards, and you are being used to launder them. The promised paycheck never comes, the

company vanishes, and you may be left with an identity-theft problem from the personal details you handed over.

The mystery-shopper 'job'

Real mystery shopping does exist — stores hire people to visit, buy something, and report on the experience. But the FTC notes it is part-time, occasional work that will never replace a full income, and honest companies never charge you to do it. The scam version asks you to pay for 'certification' or a job list (those lists are free), or sends you a check, tells you to deposit it, buy gift cards or wire money as part of the 'assignment,' and keep a little.

That is the fake-check scam once more.

WATCH OUT

If a 'job' involves receiving and reshipping packages, or paying anything to get started, or depositing a check and sending money onward, it is a scam. There is no exception to this, however professional the emails look.

GOOD TO KNOW

You can report these to the FTC at ReportFraud.ftc.gov and to your state attorney general. Reporting helps investigators and may help others avoid the same trap, even if your own money is already gone.

GETTING STARTED

13 Getting Started Safely

A calm, sensible way to begin.

If you would like to try earning a little, there is no need to rush or to risk anything. Pick one option that genuinely appeals to you, start small, and let the money follow the right way — toward you. Here is a sensible order of operations.

1. Choose one thing that fits your life — your interests, your energy, and the time you actually want to give.
2. Search the app or company name with the word 'scam' or 'review,' and read what real users say.
3. Download it only from the official app store, or type the web address yourself — never from a link in a text or email.
4. Sign up free, and share as little personal information as possible to get going. No Social Security number for a survey site.
5. Try one small task, sale, or booking, and see how the payment actually arrives before you lean in harder.
6. If anything asks you to pay a fee or send money back, stop and walk away — no matter how good the rest sounded.

Keep your expectations honest and you will not be disappointed. The easy apps are for pocket money and small pleasures. The real earners take real effort. Either way, you are in control, and you can stop any time without having lost a thing.

GOOD TO KNOW

If you would like a hand getting set up safely — picking something that fits, making sure you are on the real app and not a look-alike, and setting it up without oversharing your personal details — that is exactly the kind of thing I am glad to sit down and help with, at your own pace.

> *Earning a little in retirement should feel light and optional, never anxious. If an opportunity makes you nervous or rushed, that feeling is information. Trust it, and walk away.*

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to...	Do this...
Earn a few dollars in spare minutes	Reputable survey and microtask sites — honest, but pay is small
Sell things you make or find	Etsy for crafts, eBay or Facebook Marketplace for used items
Use a skill you already have	Tutoring, lessons, or consulting through a trusted platform
Help with pets or small jobs	Rover for pet care, TaskRabbit for local tasks
Earn money back on spending	Cashback apps on groceries and gas you already buy
Avoid every scam	Never pay to get a job, and never deposit a check and send money back
Get help	Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

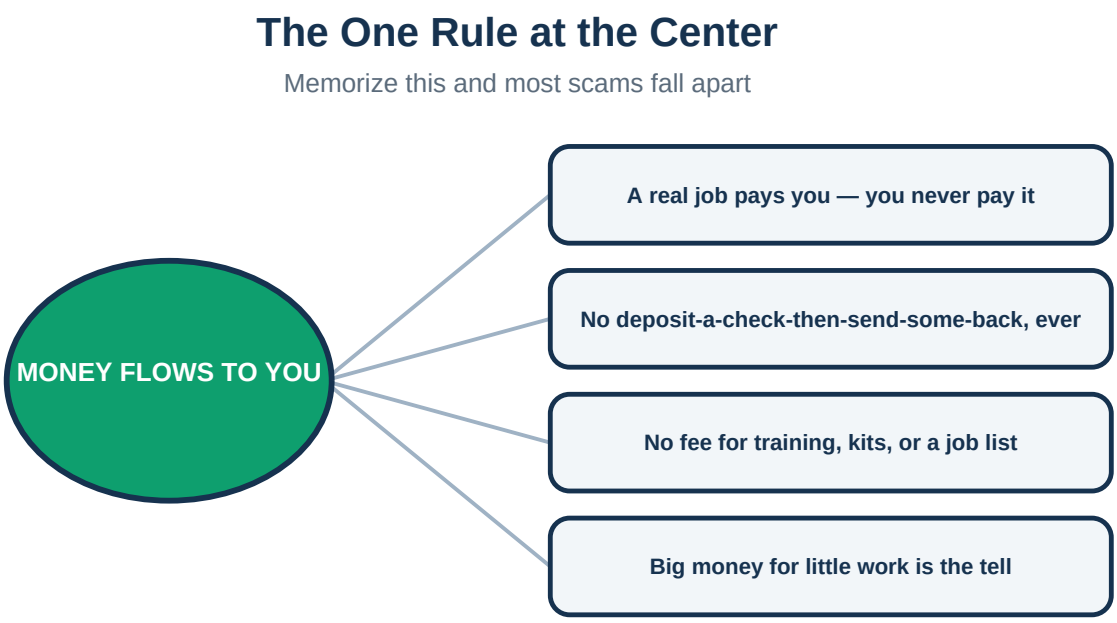


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

Trying Any App Safely

A calm, four-step habit

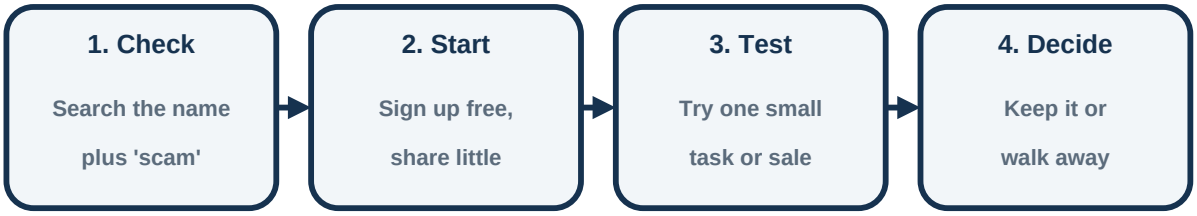


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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