

GETTING STARTED GUIDE

5 Simple Ways Filipino Retirees Are Turning Free Time Into Extra Income

A step-by-step guide for each approach — with a preparation checklist, self-assessment questions, and a quick comparison table.

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This material is for general informational purposes only and does not constitute financial or legal advice.

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Tutoring or Academic Review

Years of subject knowledge — whether from teaching, accounting, or another profession — is exactly what many students and parents are looking for.

Step 1 — Identify your strengths

- ☐ List 2-3 subjects or skills you know well enough to teach
- ☐ Decide who you'd like to work with: young children, teens, or adult learners

Step 2 — Find your first students

- ☐ Let family, neighbors, and community groups know you're available
- ☐ Post in local Facebook groups or community boards

Step 3 — Set a sustainable schedule

- ☐ Limit the number of sessions per week based on your energy level
- ☐ Agree on rates and payment method before you begin

Note: Consider a short trial session so both you and the student/parent can confirm it's a good fit before committing long-term.

Marketplace apps have made it possible to sell goods from home without a physical storefront.

Step 1 — Choose what to sell

- ☐ Decide between sourcing from wholesalers or reselling household items
- ☐ Take clear photos in good natural light

Step 2 — Set up your listings

- ☐ Create accounts on Shopee, Lazada, or Facebook Marketplace
- ☐ Write simple, honest product descriptions

Step 3 — Manage orders calmly

- ☐ Set aside a regular time each day to check and respond to messages
- ☐ Keep a simple notebook or spreadsheet of orders and expenses

Product type	Time needed	Best platform
Household resale items	Low, occasional	Facebook Marketplace
Wholesale/sourced goods	Regular, ongoing	Shopee, Lazada

Home cooking experience can become a small, part-time food business with the right preparation.

Step 1 — Start with what you cook best

- ☐ Choose 1-2 dishes or baked goods you already make well and consistently
- ☐ Estimate ingredient costs to set a fair price

Step 2 — Find your first customers

- ☐ Offer to nearby offices, neighbors, or church/community groups first
- ☐ Check local barangay requirements for home-based food sales

Step 3 — Keep it manageable

- ☐ Take orders a day ahead when possible to avoid waste
- ☐ Grow slowly through word of mouth rather than overcommitting early

Note: Depending on your city or barangay, home-based food sales may require basic health/sanitation permits — check with your local government unit.

Freelance Consulting or VA Work

Professional experience from a past career can translate into flexible, part-time freelance work.

Step 1 — Define your service

- ☐ Identify 1-2 specific skills you can offer (e.g. bookkeeping, scheduling, customer replies)
- ☐ Decide whether you'll work by the hour or by project

Step 2 — Get comfortable with basic tools

- ☐ Practice video calls, email, and simple spreadsheet or messaging tools
- ☐ Ask a family member for a quick refresher if needed

Step 3 — Find your first client

- ☐ Start with a former employer, colleague, or small local business
- ☐ Agree on hours, rate, and availability clearly before starting

Companion Care for Neighbors

Some elderly neighbors simply want company and light assistance — a role well suited to patient, caring retirees.

Step 1 — Assess your fit

- ☐ Decide whether you're comfortable with conversation/company only, or light daily assistance too
- ☐ Note any relevant caregiving experience you may have

Step 2 — Connect with families who need support

- ☐ Ask through church groups, barangay associations, or senior citizen groups
- ☐ Clarify expected tasks and schedule before agreeing to help

Step 3 — Set clear expectations

- ☐ Agree on an hourly or per-visit rate with the family
- ☐ Be clear about the limits of your role (no specialized medical care unless qualified)



Quick Comparison Table

Approach	Main requirement	Physical effort	Schedule flexibility
1. Tutoring	Subject knowledge	Low	Moderate
2. Reselling online	Basic smartphone use	Low	High
3. Home food business	Cooking skill	High	Moderate
4. Consulting/VA work	Career experience	Very low	High
5. Companion care	Patience, caring	Moderate	Moderate

Self-Assessment — 5 Questions Before You Start

- ☐ How many hours per week can I realistically commit?
- ☐ What level of physical activity suits my current health?
- ☐ What skill or experience do I already have that I could use right away?
- ☐ Do I need to check any local permits or regulations first?
- ☐ Is my main goal extra income, staying active, or social connection?

This material is for general informational purposes only and does not constitute financial or legal advice. Actual income depends on many factors and can vary significantly between individuals and regions.

Reference sources: Philippine Statistics Authority (PSA), Department of Trade and Industry (DTI).