Side Hustle Tycoon Lesson Guide

CalcWize Academy · Updated Nov 20, 2026

Side Hustle Tycoon is a free business game for students 13 and up at calcwize.com/academy/side-hustle-tycoon. Students run a summer side hustle for 12 weeks against a rival, Chase, and the winner is whoever keeps the most money after Tax Time, not whoever sells the most. One summer takes 15 to 20 minutes, and the game collects no data.

At a glance

Grades	7 to 12 (ages 13 and up)
Time	One 45-minute class: one summer plus a debrief
Devices	Any browser: Chromebooks, laptops, tablets, phones
Prep	10 minutes: play one summer yourself with the class code TAXTIME, and print the worksheet
Cost and accounts	Free. No sign-up, no student data collected, no ads
Topics	Earning income, spending and saving, three of the six topic areas in the National Standards for Personal Financial Education (2021)
Big idea	What you keep matters more than what you sell

The game uses real 2026 federal tax rules (state taxes aren't included) and real platform fees from Etsy, eBay and Depop. Prices, demand, events, the student and Chase are made up.

What students learn

The main lesson is that revenue isn't what you keep. In the reference summer, Chase works 15 hours a week and a steady player works 10, yet the steady player keeps $1,589 and Chase keeps $905. Chase underprices, skips the tax jar, buys every treat and pays for flashy junk.

By the end of class, students can:

1. Tell revenue from profit, and explain why costs, platform fees and pricing decide profit.
2. Explain self-employment tax: why a teen who works for themselves owes 15.3% of 92.35% of their profit once it passes about $433, at any age.
3. Explain why most teens owe $0 in federal income tax on a summer like this, thanks to the standard deduction.
4. Plan for taxes by setting aside part of every payday, and explain why money they can see tends to get spent.
5. Separate business costs from personal spending, and weigh an upgrade, a discount or a treat by what it does to what they keep.

These map to the Earning Income, Spending and Saving topic areas of the National Standards for Personal Financial Education (2021).

Key terms

The game introduces these as students play, so they don't need them in advance.

Term	Plain meaning
Revenue	All the money customers paid you. In the game's scoreboard it's crossed out, because it isn't what you keep
Profit	Revenue minus business costs: supplies, platform fees, upgrades, helper pay
Self-employment tax	Social Security and Medicare for people who work for themselves: 15.3% of 92.35% of profit. An employer would pay half; when you're self-employed, you pay both halves
The $400 rule	You owe self-employment tax once net earnings (92.35% of profit) reach $400, which is about $433 of profit. Age doesn't matter

Term	Plain meaning
Standard deduction	The income you can earn before federal income tax starts. For a dependent in 2026 it's the larger of $1,350 or earned income plus $450, so most teens owe $0 income tax on summer work
Tax jar	Money set aside each payday for Tax Time. In the game, jar money is safe from everyday spending but can't buy upgrades
Everyday spending	A game rule: cash left lying around slowly gets spent on snacks, rides and random stuff, more as the pile grows. It's not a business cost, so it doesn't lower profit or tax
Platform fee	What Etsy, eBay or Depop keep from each sale
Tips	Extra money from customers. Tips are income, so they count toward profit and tax
Kept	Starting $50 + profit − tax − everyday spending − treats. Whoever keeps more wins

How a summer plays

The student starts with $50 and picks a hustle. Three are open from the start; four unlock by finishing summers. A "Classroom: open every hustle" checkbox on the hustle board opens them all.

Hustle	Starting price	What limits it	Sells on	How it unlocks
Dog walking	$15 a walk	Your hours	Neighbors	Open
Sneaker flipping	Resale, about $140 a pair	Your cash	eBay	Open
Sticker shop	$8 a pack	Demand	Etsy (a parent's account)	Open
Lawn care	$35 a lawn	Borrowing a mower	Neighbors	Finish any summer

Hustle	Starting price	What limits it	Sells on	How it unlocks
Babysitting	$16 an hour	Your hours and reputation	Neighbors	End a summer with 4.5 stars or more
Thrift flip	Resale, about $25 an item	Time to find stock	Depop (a parent's account)	Finish a sneaker or sticker summer
Tutoring	$20 a session	Your hours	Families	Win a gold medal

Each week (12 in all):

1. **Plan.** Set a price (or, for resale, an asking price as a percent of what each item is worth), choose 3 to 15 hours, and buy up to one upgrade. The Upgrade Shop shows about how much each upgrade adds a week and when it pays for itself. Over 12 hours a week is the burnout zone: stars drop.
2. **A decision.** Every week has one. Seven are big events (a viral post, a friend who wants to be partners, a deal that's too good to be true). The other five are quick calls (a rush job, a discount request, a supply sale). Each card ends with a one-line lesson on the payday receipt.
3. **The week plays.** In dog walking, lawn care, babysitting and tutoring, coins pop up as tips. Each one caught is $1 or $2 of extra income. Missed coins are gone.
4. **Payday.** A receipt shows the week's revenue, costs and profit. Below it, "Your own spending" shows everyday spending and any treat, which aren't business costs. The student picks how much of the week's profit goes in the tax jar: 0%, 10%, 15% or 20%. Nothing is preselected. Four paydays a summer also offer a treat (concert tickets, earbuds, a video game) to buy or skip.

Tax Time. After week 12, both bills appear side by side with the real math: profit, 92.35% of it, and 15.3% of that. A stamp shows COVERED! if the jar covered the bill, or TAX SURPRISE! if the rest came out of savings.

Results. A scoreboard compares the student and Chase line by line, from the $50 start to what each kept. It shows a medal, the student's best move and their costliest move (found by replaying the summer with one choice changed), and Chase's level for next time.

Chase, the rival. Chase runs the same hustle, with his own events. At level 1 he works 15 hours a week, charges 30% under the going rate, buys every treat and flashy junk, and never feeds a jar. Each time a student beats him in a hustle, he gets smarter, up to level 5,

which fields a real business plan.

Lesson plan (45 minutes)

Everyone plays the same summer of dog walking with the class code **TAXTIME**, so the class can compare numbers in the debrief. The game does the teaching; your job is the debrief.

Time	Step	What you do
5 min	Warm-up	Ask: "You earned $1,000 walking dogs this summer. How much of it is yours to keep?" Take guesses and write a few on the board. Don't give the answer yet.
5 min	Set up	Students open calcwize.com/academy/side-hustle-tycoon, type TAXTIME in the Class code box, and press Play on Dog walking. The How to play slides open on their first summer. They answer Part 1 of the worksheet.
20 min	Play one summer	Students play all 12 weeks and fill in Part 2 as they go (weeks 4 and 8, a decision, a treat), then Part 3 at Tax Time and on the results screen.
12 min	Debrief	Go back to the warm-up. On $1,000 of profit, self-employment tax is about $141 and federal income tax is $0, so they keep about $859. Put three numbers on the board: the class's highest revenue, the highest amount kept, and Chase's kept. Then use the discussion questions below.
3 min	Exit ticket	Students answer worksheet question 13: advice for a friend starting a summer hustle.

Before class: play one TAXTIME dog walking summer yourself, so you know the events, and print or share the worksheet. If any student has played before, they may see a stronger Chase; that's fine, the class code keeps their events the same.

If you have more time:

- **Change one thing.** Students play TAXTIME again with one change (the jar, the price, the hours, or a treat) and compare. The "One change" table in the answer key shows what each does.
- **A different hustle.** Pairs pick sneaker flipping or sticker shop and compare what limits each business: cash, demand or hours.
- **Beat level 2.** Each win makes Chase smarter in that hustle. Who can beat him at level 2 or 3?
- **Real numbers.** Students list a real hustle they could do, its price, its costs and its hours, then work out profit and self-employment tax by hand.

Discussion questions

The numbers below come from the TAXTIME dog walking summer against level 1 Chase (see the answer key).

1. **Chase worked 15 hours a week. Why did he keep less?** A steady player keeps $1,589; Chase keeps $905. Listen for: he charged 30% under the going rate, bought flashy junk and every treat ($220), never fed a jar, and had a big pile of cash slowly getting spent. Working more hours doesn't fix a business that leaks money.
2. **Why does a 15-year-old owe tax at all?** Self-employment tax has no age limit. Once net earnings (92.35% of profit) reach $400, you owe 15.3%: both the employee's and the employer's share of Social Security and Medicare, because you are both.
3. **Then why was income tax $0?** A dependent's 2026 standard deduction is the larger of $1,350 or earned income plus $450. On summer earnings that covers all of it, so federal income tax is $0. Self-employment tax is the one that still counts.
4. **Did the tax jar matter?** Skipping it costs $129 in this summer: the steady player keeps $1,460 instead of $1,589. The $320 tax bill still has to be paid, from cash, and with more cash lying around all summer, everyday spending grows from $404 to $533. Money you can see tends to get spent.
5. **Were the treats worth it?** Buying all four costs $230, but what you keep drops only $175. Treats leave less cash lying around, so everyday spending is $55 lower. Fun is a fine reason to spend; the point is knowing the price. Also listen for: a treat isn't a business cost, so it doesn't lower your tax.
6. **What did your price do?** At $12 a walk the steady player keeps $1,360; at $15, $1,589; at $18, $1,710. Customers in this summer still book at $18. Underpricing feels safe, but it often just gives money away.

7. **Is working more hours worth it?** At 14 hours a week the steady player keeps $1,734, which is $145 more than at 10 hours, for 48 more hours of work: about $3 an hour. Over 12 hours is also the burnout zone, where stars drop. Ask whether that trade is worth it.
8. **Which quick call taught you something?** For example, the regular-customer deal: countering at 5% off keeps $1,608, agreeing to 10% keeps $1,589, and offering 25% keeps $1,517. Asking is normal, and so is a polite counteroffer.

Answer key

Every student who enters the class code TAXTIME and plays dog walking gets the same 12 decisions and the same treat offers, so these numbers are fixed. They come from the game's own engine. Students' totals will differ with their choices, and run a little higher with tips: each coin caught is $1, up to $96 over a summer.

The TAXTIME summer (dog walking):

Week	Decision	Kind	Payday treat
1	Rain all week	Quick call	
2	A puppy who needs 3 walks a day	Quick call	
3	A customer tells three friends	Event	
4	Poop bags, 75% off	Quick call	
5	"Can I get a regular-customer deal?"	Quick call	
6	"I sent it!"	Event	
7	Surprise family trip	Event	
8	Biscuit has opinions	Event	Concert tickets, $60
9	"I can pay you in exposure"	Event	A new video game, $70
10	Jordan wants in	Event	A new fit, $55
11	The sock incident	Event	New earbuds, $45
12	Slow afternoon	Quick call	

Reference results (no tips counted, Chase at level 1):

How you play	Revenue	Profit	Self-employment tax	Everyday spending	Treats	Kept	Medal
Smart: flyers in week 2, double leash in week 3, a bike in week 5, the best choice on every card, 15% jar	$3,736	$3,443	$486	$702	$0	$2,304	Gold
Steady: $15 a walk, 10 hours, no upgrades, the safe choice on every card, 15% jar, no treats	$2,367	$2,263	$320	$404	$0	$1,589	Bronze
Chase, level 1	$1,858	$1,506	$213	$218	$220	$905	

Dog walking medals: bronze at $1,250 kept, silver at $1,700, gold at $2,100. Check any row: $50 + profit − tax − everyday spending − treats = kept.

What one change does, starting from the steady plan:

One change	Kept	Change
Work 14 hours a week	$1,734	$145 more
Charge $18 a walk	$1,710	$121 more
Put 20% in the jar	$1,629	$40 more
Counter the regular-customer deal at 5%	$1,608	$19 more
Skip the tax jar (0%)	$1,460	$129 less: the $320 bill comes from cash, and everyday spending rises to $533
Buy all four treats	$1,414	$175 less ($230 spent, $55 less everyday spending)
Charge $12 a walk	$1,360	$229 less
Make Chase's choice on every card	$1,074	$515 less

Typical results in any summer (200 random summers per hustle, 15% jar, no tips). Use these when students play without the class code or choose another hustle:

Hustle	Steady play keeps	Smart play keeps	Bronze / silver / gold
Dog walking	$1,514	$2,288	$1,250 / $1,700 / $2,100
Sneaker flipping	$965	$1,815	$800 / $1,200 / $1,650
Sticker shop	$1,248	$1,715	$1,050 / $1,350 / $1,600
Lawn care	$1,231	$1,939	$1,000 / $1,400 / $1,800
Babysitting	$1,244	$1,594	$1,050 / $1,350 / $1,600
Thrift flip	$1,232	$1,600	$1,000 / $1,300 / $1,550
Tutoring	$1,332	$1,951	$1,100 / $1,500 / $1,800

One honest exception for discussion: in sneaker flipping, skipping the jar and reinvesting in more stock usually earns a little more, because cash tied up in sneakers doesn't get spent on snacks. The tax bill is the same either way; the risk is not having the cash when it's due.

Differentiation

- **Needs more support:** pair students on one device and have one read each card aloud. Do worksheet question 2 together as a class before anyone plays.
- **Ready for more:** beat Chase at level 2 or 3. Or explain in writing why a 15% jar always covers the bill: 15.3% of 92.35% is about 14.1% of profit. Or play sneaker flipping and explain why skipping the jar can pay there, and what the risk is.
- **Short on time:** the game saves after every payday on that device, so students can finish their summer as homework. Debrief the next day with questions 1, 2 and 4.

Student worksheet

The student worksheet is a separate handout, so you can print or share it without the answer key. Download it at calcwize.com/academy/side-hustle-tycoon/worksheet.pdf. It has 13 questions in four parts: before you play, during your summer, Tax Time and results, and reflection.

Worksheet answer key

Most answers depend on each student's choices. These are the fixed facts and what to listen for, for a TAXTIME dog walking summer.

#	Answer or what to look for
1	Revenue is all the money customers pay you. Profit is what's left after business costs like supplies, fees and upgrades.
2	$1,000 × 92.35% = $923.50, and $923.50 × 15.3% = about $141.30 (the game shows $141.29 because it rounds Social Security and Medicare separately). You keep about $859.
3	Any guess with a reason. In this summer a steady player keeps $1,589 and level 1 Chase keeps $905.
4	Profit varies. Good reasons for 15% or more: self-employment tax is about 14.1% of profit, and jar money is safe from everyday spending.
5	Any card. Check that the lesson line they copied matches the card.
6	Concert tickets, $60, at the week 8 payday. Look for what else the money could do: an upgrade, the jar, or savings.
7	Varies. The share spent each week is 0.4% for every $100 of cash: about 4% at $1,000.
8	Chase at level 1: revenue $1,858, profit $1,506, tax $213, everyday spending $218, treats $220, kept $905. The student's row varies; check that $50 + profit − tax − everyday spending − treats = kept. If a student has beaten Chase before on that device, he'll be stronger and his numbers will differ.
9	A 15% or 20% jar every week covers the bill. Skipping weeks usually means a tax surprise paid from cash.
10	Copied from the results screen.

#	Answer or what to look for
11	Look for: revenue isn't what you keep. Price, costs, treats, everyday spending and tax all come out before "kept."
12	Self-employment tax applies at any age once net earnings reach $400. Income tax is $0 because a dependent's standard deduction (earned income plus $450) covers summer earnings.
13	Look for: charge a fair price, track your costs, put about 15% of every payday aside for taxes, keep business and personal money apart, and decide on purpose before spending.

Privacy

No accounts, no names, no data collected, no ads, and no tracking. Progress and unlocks are saved only in that browser on that device.

Sources

- Self-employment tax (15.3% of 92.35% of profit; owed once net earnings reach $400, at any age): IRS, Self-employment tax (Social Security and Medicare taxes).
- 2026 standard deduction and brackets, including the dependent rule: Tax Foundation, 2026 tax brackets (IRS Rev. Proc. 2025-32).
- Etsy fees ($0.20 listing, 6.5% transaction, 3% + $0.25 processing): Etsy, Sell on Etsy.
- eBay sneaker fees (8% at $150 or more with no per-order fee; otherwise 13.6% + $0.40): eBay, Selling fees.
- Depop fees (no selling fee for US sellers; 3.3% + $0.45 processing): Depop, Seller fees and charges.
- Topic areas: National Standards for Personal Financial Education (2021), Council for Economic Education and Jump$tart Coalition.

Fees were checked against each platform's own page on Nov 20, 2026. Prices, demand and events are game values, not quotes. Everyday spending is a game rule, not a statistic. The game's About panel lists the same sources.