DIGITAL INCOME SOUTH AFRICA

Digital Income Readiness Checklist

A practical workbook for South Africans who want to choose one realistic online income path, create a small offer, and test it without overbuilding.

01	**Understand your starting point**
02	**Identify skills people may value**
03	**Check your time, tools, and risk**
04	**Compare realistic income paths**
05	**Plan one small seven-day test**

How to use this checklist

Set aside 20 to 30 minutes. Answer honestly, not ideally. You are not trying to prove that you are ready for everything. You are looking for one sensible starting point that fits your life now.

Start Small. Earn Online. Build What Works.

Prepared by Douw Steyn | GigsZA | 2026

STEP 1 OF 5

Your Starting Point

There is no perfect starting profile. Mark what is true today so that your first income path matches your actual needs and responsibilities.

Why do you want to earn online?

- [ ] I need extra income alongside my job or studies.
- [ ] I am unemployed or between opportunities.
- [ ] I want more flexibility or work-from-home options.
- [ ] I want to build an asset or business over time.
- [ ] I want to test whether one of my existing skills can earn income.
- [ ] I need a path that can start with very little money.

How urgent is your income need?

☐	Urgent: I need possible income within 30 days.	☐	Flexible: I can build for 3 to 6 months.
☐	Soon: I can test for 1 to 3 months.	☐	Long term: I am building skills or an asset.

Rate your current confidence

I can learn unfamiliar digital tools.	○	○	○	○	○
I can explain how I help someone.	○	○	○	○	○
I can share an offer or ask for a sale.	○	○	○	○	○
I can keep going after a slow response.	○	○	○	○	○

Readiness note

Low confidence is not a stop sign. It means your first test should be small, simple, and low-cost enough to complete despite uncertainty.

STEP 2 OF 5

Skills and Problems You Can Solve

Online income starts with usefulness. Look beyond formal qualifications and notice the tasks, knowledge, and practical help you can already provide.

Skills I can use or improve

- [ ] Writing, editing, proofreading, summarising, or research
- [ ] Administration, scheduling, data capture, or document preparation
- [ ] Customer service, communication, sales, or follow-up
- [ ] Design, Canva, presentation, spreadsheet, or document layout
- [ ] Teaching, tutoring, coaching, training, or explaining
- [ ] Bookkeeping, budgeting, invoicing, or business support
- [ ] Social media, content planning, video, photography, or marketing
- [ ] Technology, websites, AI tools, automation, or technical support
- [ ] Industry or local knowledge that saves someone time or avoids mistakes

Evidence that a skill may be useful

- [ ] People already ask me for help with it.
- [ ] I have used it successfully at work, in business, or while studying.
- [ ] I can show a sample, result, document, testimonial, or before-and-after example.
- [ ] The skill solves a clear problem or saves someone time.
- [ ] I would be willing to practise this skill for the next 90 days.

Three problems I may be able to help someone solve:

The skill I am most willing to test first:

STEP 3 OF 5

Your Time, Tools, and Risk

A realistic path fits the resources you have now. It should not depend on money, equipment, or weekly time that you cannot safely commit.

What do you have available?

- [ ] A smartphone with reliable enough internet access
- [ ] A laptop or desktop computer
- [ ] A quiet place for focused work or online meetings
- [ ] A bank account or suitable way to receive payments
- [ ] At least 3 focused hours per week
- [ ] At least 7 focused hours per week
- [ ] People, businesses, or communities I can approach for a test
- [ ] Examples of previous work or something I can turn into a sample

Choose your safe starting limits

Weekly time available	Money I can safely test with
☐ Less than 3 hours	☐ R0 to R250
☐ 3 to 7 hours	☐ R250 to R1,000
☐ More than 7 hours	☐ More than R1,000

Spending rule

Do not pay for a website, advertising, premium software, or a large course until you can explain exactly how that expense helps you test or deliver your chosen offer.

The biggest practical constraint I must work around:

One simple way I can reduce that constraint:

STEP 4 OF 5

Compare Realistic Digital Income Paths

Score each path from 1 to 5. Use 1 for a poor fit and 5 for a strong fit. Choose based on your present situation, not on which option sounds most exciting.

Path	What you offer	Speed	Fit	Interest
Remote work	Your time and skills as an employee	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Freelance service	A defined task or result for a client	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Online support service	Admin, customer, content, or technical help	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Digital product	A guide, template, checklist, or resource	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Content business	Useful content that builds an audience	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Affiliate income	Trusted recommendations to an audience	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Online teaching	Tutoring, training, coaching, or a course	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5

How to interpret your scores

Speed: Can this path produce a useful signal or possible income soon? Fit: Does it match your skills, time, tools, and budget? Interest: Are you willing to work at it long enough to improve?

My strongest path based on the scores:

Why this path fits my current reality:

STEP 5 OF 5

Create One Small Test

Your goal is not to launch a complete business this week. It is to create one proof point that helps you decide whether to continue, improve, or change direction.

Define your first small offer

I will help this type of person or business:

Solve this specific problem:

By providing this small service, product, or resource:

Choose the proof you want to collect

- [ ] A useful conversation with a possible customer
- [ ] A reply or request for more information
- [ ] A click, sign-up, download, or completed form
- [ ] An enquiry, request for a quote, or trial task
- [ ] A first sale or paying client
- [ ] Feedback that helps me improve the offer

Your seven-day action plan

Day	Small action	Done
1	Choose one path and one audience.	☐
2	Write a one-sentence offer.	☐
3	Create one simple sample or example.	☐
4	Choose three people or places to approach.	☐
5	Share the offer and ask for a response.	☐
6	Record replies, questions, and objections.	☐
7	Decide what to improve or test next.	☐

BEFORE YOU BEGIN

Final Safety and Decision Check

A legitimate opportunity can still be a poor fit, and a good idea can still be tested badly. Complete this final check before spending money or sharing personal information.

Green lights

- [ ] I can explain clearly what I am offering and who it helps.
- [ ] My first test fits my available time and safe budget.
- [ ] I know what proof or feedback I am looking for.
- [ ] I can test without building a large website or buying many tools.
- [ ] I have chosen a date for my first visible action.

Stop and investigate

- [ ] The opportunity promises guaranteed or unusually fast income.
- [ ] I must pay a large fee before I can understand the work.
- [ ] The seller uses pressure, secrecy, or screenshots instead of clear details.
- [ ] I am asked for sensitive personal or banking information too early.
- [ ] The model depends mainly on recruiting other people.
- [ ] I cannot explain how the customer receives real value.

My decision	Next action
☐	Proceed: I will run my seven-day test.
☐	Simplify: I will reduce the cost, scope, or technical complexity.
☐	Learn: I need one specific skill before testing.
☐	Pause: The opportunity contains warning signs or does not fit me.

Your next step

Do one visible thing within the next seven days: share the offer, contact a possible customer, publish the sample, apply for the role, or ask for feedback. Proof grows from action, not from waiting to feel completely ready.

One realistic path. One small offer. One proof point.

Educational resource only. Online income is not guaranteed. Investigate platforms and opportunities before paying money or sharing personal information.