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What does your “dream job” look like? If you imagine exercising your talents as a writer, having a flexible schedule, and being your own boss, then freelance writing could be your ticket to freedom! For freelance writers, no two days are the same, but there is one constant: You get to spend each day doing something you love on a schedule that fits the way you want to live your life.

Everybody who starts a career as a freelance writer does so for a different reason. Some freelancers are parents who want the ability to work from home and be involved in their kids’ activities while making a living. Others want to be able to work from anywhere, so they can earn money and indulge a love of travel at the same time. Still, others know that writing is their calling and simply can’t find an employer that really allows them to fully use their talents. Freelancers can be full-time or part-time, they can work either traditional business hours or in the middle of the night, and they write for blogs, magazines, newspapers, and advertising agencies. The only thing that’s really typical about being a freelancer is that there is no such thing as typical!

So what separates those who have built successful careers as freelance writers and those who are watching from the sidelines? Getting the confidence to take the leap. And that’s because, although a career as a freelance writer is attainable, aspiring freelancers often get stuck trying to figure out where to start. The trick? Just get started! Our guide will walk you through the process of becoming a freelance writer, from creating your first writing sample for your portfolio to taking your career to the next level.

Are you ready to launch your freelance writing career? Keep reading, and you’ll be on your way.
CHAPTER 1: WHAT DOES IT MEAN TO BE A FREELANCE WRITER?

As anyone who is a freelance writer can tell you, explaining exactly what it means to be in this career isn’t easy. Often, people don’t understand what it means to work freelance and what it means to be a writer. If you want to embrace this career for yourself, it’s important to understand exactly what you’re getting into.

A freelance writer is someone who gets paid to write by clients who engage their services. There is a vast array of types of freelance writing, but what makes freelancing distinct is that freelance writers are their own bosses. They sometimes work for a small list of clients, or they may constantly be writing for different people, but they are not employees of any single company. Part of being a freelance writer is finding those different clients who need content. The amount of money you make as a freelancer depends on a combination of the quantity of work you take on and the price your clients are willing to pay.

There is a long list of potential clients for freelance writers. Often, freelancers have a particular style of writing or publication they want to write for, but when you are getting started, you may have to accept writing jobs that don’t align exactly with what you want to do. Accepting these kinds of jobs allows you to build a portfolio of writing samples that will help you ultimately get the assignments that you want. Some types of freelance writing jobs you may encounter include:

• Blog posts
• Social media posts
• Website content
• Advertising copy
• Product manuals
• Magazine/newspaper articles
• Ghostwriting (fiction and non-fiction)

These examples are just some of the potential jobs you may come across as a new freelancer and some of the jobs that freelance writers do every day. Most freelancers eventually find a niche among these types of content, based on what they enjoy writing about and what kinds of clients they tend to work with.
A Day in the Life of a Freelance Writer

One exciting aspect that draws so many freelance writers to this career is that every day is different. For example, you may spend a few hours Monday writing articles for a client, and then Tuesday spend most of the day making pitches to potential new clients. Most freelancers work on deadlines, so whether you have a deadline or not may shape the sort of work you do from day to day. Depending on assignments and due dates, on any given day, freelance writers may:

- Do research for upcoming writing assignments
- Outline upcoming writing jobs
- Make edits to drafts that clients have requested
- Write and submit pieces that clients have ordered
- Search online job postings for new potential clients
- Complete and submit one or more job pitches
- Follow up on previously submitted pitches
- Prepare and send invoices
- Follow up on outstanding invoices
- Update personal website/blog
- Update portfolio of writing samples

Although writing is obviously central to making a living as a freelancer, it’s essential that part of each day be spent on the business side of freelancing. The risk of ignoring pitching, updating your portfolio, and the other tasks that keep your writing career moving, even for short periods, is that you might end up getting so busy with certain assignments that you won’t have new clients to keep you going once those jobs are completed. That creates a hole in your schedule—and most importantly, your income—that can be difficult to manage.
Is Being a Freelance Writer a Full-Time Job?

Do you have to go full-time as a freelance writer to make it? The answer depends on your goals and what is realistic for you. It’s absolutely possible to make freelance writing a full-time career. However, if you prefer to start out doing freelancing on a part-time basis, or even if you want to keep freelance writing as a permanent side hustle, the choice is yours. If you are considering whether to launch your career on a full-time basis, ask yourself these questions:

- **Am I financially prepared?** If you want to start out full-time from scratch, be prepared to live for a period of time without any income as you gain your client base. If you currently have a source of income, you may choose to keep your current job and start freelancing on the side. Either way, you will need to find your first client, complete the assignment, and wait to be paid, so prepare accordingly when it comes to your financial obligations.

- **Do I have time to promote myself as a writer?** To establish a steady influx of clients, you will need to launch and maintain your online brand with a website, social media profile, or other means of promoting yourself, and give it regular attention so that you can continue to attract work.

- **Am I sure I want to work for myself?** Although everyone loves the idea of not having to go to an office every day, not everyone loves the reality of working for themselves. If you’re unsure, you may prefer to get started on a part-time basis and then make the leap when you know you will enjoy the process.

The bottom line? Being a freelance writer can look however you want it to look. Work full-time or part-time, write blogs or ad copy, take all the work you can get or cherry-pick your clients—you’re the boss, and the decisions are yours. Whatever approach you decide to take, writing your first piece of content is one of the biggest steps you will take.
CHAPTER 2: TAKING THE FIRST STEP

Even if you have some writing samples of past work, it’s a good idea to refresh your portfolio with new pieces when you decide to commit yourself to working as a freelancer. Nearly every potential client will want to see samples of your work, and having a portfolio ready to go will show that you are a serious, professional writer. Although this process can seem intimidating at first, it’s actually an opportunity to let your talent shine. Take it as an opportunity to indulge in the kind of writing you like the most and are most comfortable doing and that covers topics you feel show off your skills.

Deciding What to Write About

Obviously, before you can start writing, you have to decide what to write about. There are a few different factors to consider as you select your topics:

• **Your Interests:** When you write about something that interests you, you’ll be relaxed and engaged, which will show in your writing. Remember, you’re creating samples that will be used to convince clients to choose you for jobs, so it makes sense to write about something that shows your skill in the best possible light.

• **Your Education:** If your educational background gives you insight into topics that you think could create effective writing samples, tap into this knowledge. This can be especially beneficial if your education provided you with a detailed understanding about timely tech, science, or medical topics that aren’t considered common knowledge.

• **Your Freelance Writing Goals:** If you’re trying to break into a specific field as a freelancer (such as travel or technical writing), create some samples that cover these topics. This way, you have something relevant to show those clients you want to work for. If you aren’t sure what kinds of topics you want to cover as a writer but have noticed a multitude of job listings for certain roles (such as news writers or pop culture writers), then you may want to write at least a few samples that writers in those positions might create.
Although there are many ways to approach picking the topics to cover in your samples, stay focused on writing you feel confident about completing. Tackling a brand-new topic or style of writing is something that will come up often in your career as a freelance writer, but your samples are not the right place to experiment. Play to your strengths, and your samples will sell your talents for you.

One way to show off your versatility as a writer, while sticking to topics you like when creating your samples, is to vary the kinds of pieces you compose. For example, if you want to stick to travel writing as a topic, demonstrate your ability to write in different styles, formats, and voices by creating:

- A 300-word blog post about budget travel that incorporates keywords you’ve identified as important.
- A long-form opinion piece about new destinations.
- An FAQ about choosing a hotel.
- A review of a cruise.

These pieces stay within the realm of the topic you wanted to cover but allow you to write for different word counts, publication styles, and formats. They will show that you are adaptable while still letting you write with the topic that feels most comfortable for you.
Choosing a Place to Create and Store Documents

For freelance writers, your documents are your lifeblood. Many freelancers have experienced the nightmare of losing an almost-finished piece right before the deadline and having to let a client down by asking for an extension or having a piece that is coming together just right end up getting lost when your computer crashes. Fortunately, there are more options than ever before to both create and store your documents.

Freelancers often choose to start writing using Microsoft Office's Word program. Even those who write on a Mac usually use Word, rather than Apple's Pages program, because Word documents can be easily opened by most people. There are a few drawbacks to using Word for your documents, however:

- **It can be expensive.** Unless your computer comes with Word pre-installed, you will need to pay for Microsoft Office. That can mean either a larger upfront expenditure or a smaller upfront fee with yearly license renewal costs.

- **Some of the features are hidden.** Even people who have used Word for years still don't know all of the functionalities it has. Often, some of the formatting options are hidden and difficult to find. This can be especially frustrating if you only need to use a feature sporadically, so you may have to go searching for it again every time you use it.

- **You have to remember to save your document.** Word does offer some autosave features, but it doesn't save often enough to prevent you from losing some of your work if your system crashes. You have to remember to manually save your document to protect yourself, which many writers overlook once they get into the meat of their work. If you haven't named your document and filed it in a folder, you may even struggle to find it if your system crashes. Likewise, when prompted to save the document, one wrong click of the mouse can be the difference between successfully saving your file and losing all of your work irretrievably.

- **Your documents can eat up your storage.** Over time, the number of files you have on your computer can demand too much of your storage space, forcing you to delete past work. Although there may be some pieces you don't mind getting rid of, you could also end up having to delete work you'd rather have a copy of, just to make space on your computer.
With these issues in mind, some freelancers have turned to Google Drive, which allows you to write and store documents, as long as you have a Gmail account. Google Drive lets you access your documents from anywhere and easily share your work. It also automatically saves your documents as you write, which can be an enormous relief for freelance writers who have gotten burned too many times on lost work by Word.

The drawback with Google Drive and Google Docs is that there are limited formatting options. This can be problematic for freelance writers, who need to have the ability to write to different clients’ specs and different style guides. Being unable to deliver documents with the necessary formatting to clients can be a deal-breaker.

Another option that has gained traction with writers is using cloud-based platforms designed for writing, such as Writers Work. Writers Work marries the advantages of Word with cloud-based convenience and reliability, so you get the best of both worlds. It also offers generous storage options and the ability to assign documents to different projects, so you can devise a portfolio that is easy to share and easy to adapt. Writers Work also has integrated tools that writers need, such as grammar and spelling checks, readability scores, word and character counts, and even a deadline tracker, so you can manage your schedule efficiently. Freelance writers are turning away from traditional document creation and storage tools in favor of these robust platforms that make it easier to run their business within a single interface.
Self-Publishing Your Work

Your writing portfolio should be available for you to share in multiple formats, including email, Dropbox, and through the document storage platform you’ve chosen, if applicable. In addition to sending copies of documents you’ve created, however, it can be helpful to have links to your published work. When you’re just getting started as a freelance writer, you won’t likely have any published clips, but the solution is simple: self-publish your work!

There are endless options for self-publishing your work online. If you want to commit to regular writing and publishing on your own platform, you can choose to start a blog using WordPress, Blogger, Tumblr, or any number of other platforms. Keep in mind that if you don’t make reasonably regular updates to your blog, then it may look stale when you send potential clients to it. As a result, it could do more harm than good to your profile as a freelance writer.

Another option that can be extremely beneficial is to self-publish your writing on sites that are home to communities of active writers, such as Medium. On Medium, writers publish pieces in a variety of formats on their choice of topics. Since it’s an active community of writers, it is also an active community of readers. You’ll have the opportunity to discuss your work and interact with other people who are either already established writers or working to build their careers. Along with giving you a respected platform for self-publishing, Medium is also an ideal networking opportunity for freelancers. With the Writers Work platform, you can publish directly to Medium with a single click.

Don’t overlook social media as an outlet for self-publishing and to increase your visibility as a writer. LinkedIn allows writers to publish and share blog posts with their followers. On Facebook, Twitter, Instagram, and other platforms, share links to posts you have self-published elsewhere. Once you start working with clients, your social media pages will also be important for sharing your published pieces and driving readers to your work.

Once you have completed work for your portfolio and self-published, it’s time to get to the real launch of your freelance writing career—finding your first clients and getting your first paid writing gigs!
CHAPTER 3: FINDING YOUR FIRST CLIENTS

Armed with your writing samples, it's time to start finding clients who are ready to pay you for your writing skills! Although that may sound overwhelming, keep in mind that there are countless places in need of writing services. Every publication, both on and offline, as well as most businesses, need the help of writers, and many of them don't have them on-staff. That means that there are actually more writing jobs available than you could ever hope to take on. In other words, the jobs are out there—the trick is finding them.

In Chapter 1, we covered different types of freelance clients you may encounter, including publications and ad copy writing jobs. There are a few different ways to find these clients, such as:

- **Visiting the websites of companies you want to target.** This strategy can be useful if you want to write for a specific type of company or publication or if you have a short list of clients you know you want to target. By visiting the websites of newspapers, magazines, and online blogs/publications, you can usually find information about their pitch policies as well as freelance jobs they currently have available. Likewise, companies you wish to target as an ad copy/content marketing creator may post freelance positions on their websites.

- **Freelance writing job posting sites/aggregators.** These websites are many freelance writers' bread and butter. There are two types of sites. One format is a job listing site that companies/publications contact directly to post jobs. These sites are similar to Indeed and Monster, except that they cater specifically to writers and companies who want to hire content creators. The other format is a site that is an aggregator, meaning that the site pulls job posting from across the internet into a central location. You will find both types of these sites useful, especially at the start of your freelance writing career. Over time, you will likely start gravitating to a few specific sites where you find your best clients, but cast a wide net to get started.

- **General job search sites.** All general job posting sites include writing jobs. In terms of freelance work, these sites are typically best suited to writing that leans more towards marketing communications than journalism.
You can also find freelance opportunities in the want ads of your local paper, with “content mills,” or on bid sites. However, proceed with extreme caution when you find jobs in these places. Although combing through scams and non-paying jobs is a part of life when you're a freelancer, there are many sites out there offering writing jobs that run from the underpaid to the downright dangerous. With so many more reliable options out there, most freelance writers choose to forgo these paths.
Choosing Where to Pitch

After you locate a number of freelance writing opportunities, you have to decide where to pitch. First, know that you won’t be making a pitch in the traditional sense to everyone. Some potential clients will know exactly what they want you to write and have very specific instructions for how to apply for the job. In other cases, you will be able to pitch your topic idea. You can’t apply for every position, however, so narrowing down your list of prospective clients is the first part of the process. Consider these factors when you decide who to pitch:

• **Experience.** Some clients want a freelance writer with a certain amount of experience or a certain amount of published pieces. If you can’t meet the requested criteria, it’s best to move on to a more suitable job. It’s tempting to think that your writing will sway them, but they’re unlikely to even review your pieces.

• **Deadline.** If the deadline for the work is known, can you produce your work in that window? Agreeing to a job with a deadline you can’t meet could be harmful to your reputation as a freelancer. Over time, you’ll become adept at knowing how long different kinds of work will take you, but be conservative when planning your schedule as you get started.

• **Topic.** As a freelance writer, researching topics goes with the territory, so you don’t have to be an expert in every topic that comes your way, but there may be some topics that you don’t want to touch. Whether you skip topics because they are too technical or because you just find them boring, don’t pitch for a topic you hate or can’t adequately research. If you’re unsure, do a little preliminary research before you pitch.

• **Pitch Process.** This—along with pay—is one of the trickiest areas for freelance writers. It’s natural that potential clients want to see how you write, and it’s natural for them to want to see how you may write about their products and services. It’s fairly typical for a potential client for ad copy/content marketing writing jobs to ask you to complete a short piece about a topic that they provide. Consider it an audition to test your voice and style, and in some cases, to see if you can follow any instructions provided by the client.
However, some less-than-trustworthy people use this approach simply to get free content from unsuspecting writers looking for work. If the number of hoops you have to jump through to make a pitch seems out of line for the position or is overly time-consuming, then move on.

Pay is naturally one of the most significant issues you will manage as a freelance writer. When you choose clients to pitch, pay rate matters. We will discuss pay in depth in the next chapter, but know that writing for free is not a good way to generate more freelance writing clients. If you want to write for free, do it for yourself on your blog.

Likewise, don’t underestimate the value of your work. You will encounter plenty of freelance writing jobs that pay a few dollars for hundreds of words. Taking these jobs traps you in a cycle of low earnings, devalues your work, and diminishes the value of freelance writing overall. Getting the highest paying jobs will come with time, but even first-time freelancers don’t have to accept bargain-basement wages. Prioritize the clients who are willing to pay a fair price for your work.
Making the Pitch

Making your pitch is easier than you may imagine, because you have already prepared a portfolio of samples. Prospective clients will tell you what they want to see in a pitch, so follow their lead. Be prepared to provide some combination of:

- Your writing samples
- Your resume
- A statement about your experience/qualifications for the job in question
- New writing samples on a topic requested by the client

It's important to provide the information that client wants in the form in which he or she has requested it. For example, don't send email attachments if the client has an upload form.

If you are pitching a publication with a story idea, you still need to check their website for information about how they accept pitches—and if they even accept them at all. If they do, be prepared to provide:

- A synopsis of your story idea
- Why you’re the right person to tell the story
- Why your story fits into the format of the publication
- How many sources you’ll use
- Your expected word count
- If you can provide photos
- Where you have been published in the past

Again, it is extremely important to provide the information the publication wants—no more and no less. You should also follow their instructions for submitting your pitch. Do not send completed stories without sending a pitch first. Many publications will not read unsolicited, completed stories, so you should be in contact with an editor before sending a complete story. This is a legal concern for publications, as people who send unsolicited stories can then make claims that their work has been stolen by the publication.

The exception to this rule is publications who actively solicit contributions. For these publications, you can send the finished pieces, with the understanding that it may or may not be used. Check the small print carefully to see if and when you will get paid if your piece is published.
The Art of the Follow-Up

When you apply for freelance writing work or pitch a story idea, you will usually not hear back right away. In some cases, you may not hear back at all. You should limit the amount of time you spend following up, since it prevents you from pursuing new work. Some freelance writers never follow up at all. However, you may wish to follow up on pitches, especially at the start of your career.

Ad copy/content marketing clients are more likely to respond to your pitches. If you haven’t heard anything back within a few weeks of your pitch, send a quick email that makes reference to your pitch and that offers to provide any more information required. This kind of email is sufficient to jog someone’s memory. If you don’t get a response after that, then it’s time to move on.

Editors from newspapers, magazines, and popular sites get inundated with pitches. Most of the time, they simply cannot reply to everyone. If you want to follow up, an email is the best way to do so, sent a few weeks after your pitch. Reference your idea, leave the door open for the editor to reach out, and then move on to other pitches. If you don’t hear back from the editor after several weeks, take your pitch to another publication, being careful to rewrite and personalize it for that outlet.

The true art of the follow-up is not letting it drag you down. Moving forward is a much better way to keep earning and building a career as a freelance writer. The clients who do hire you are the ones who need your attention.

Pitch Follow-Up Email Template

(online version)
Interviewing for a Writing Job

In some cases, the result of your initial pitch or your follow-ups will be an interview. In many ways, interviewing for a writing job isn’t that different from other interviews you’ve done. Preparation is critical, so you should spend time researching the potential client and learning everything you can about their business and about the content that they have already published. Be ready to talk knowledgeably about their industry and needs. If you haven’t written about the client’s field in the past, look for ways you can draw on non-writing experience to highlight your understanding of the topic.

You should also be prepared to answer questions about how you plan to compose and deliver your work, including the software you use, as well as questions about the hours you are available, your expected response times to client queries, and how quickly you can turn projects around. If the interview is going to be conducted via video or teleconference, be sure to test out the software in advance to avoid any complications on the day of your meeting.

Keep in mind that you are trying to demonstrate your reliability and willingness to collaborate with the client on a project that meets his or her needs as much as you’re trying to sell your writing abilities. Be sure to set reasonable expectations during the interview, so you don’t overpromise and underdeliver your services.
CHAPTER 4: GETTING PAID

The first question anyone has when they are considering becoming a freelance writer is: How much money can I make? Although the question is logical, there’s no simple way to answer it. In some ways, as a freelancer, you can make as much as you want. You set your own rates, hours, and workload, so you have control over your ability to earn, though you are clearly bound by what customers are willing to pay for your work.

If you research freelance writing, you will find that some freelancers make over six figures, while others barely make a livable wage. One of the biggest factors that explains this differentiation is the writer’s ability to set a fair price for his or her work. New freelance writers tend to undervalue their work and charge rates that are too low. You can save yourself a lot of time and stress by charging a fair rate for your work from the start.
What Is a Fair Rate of Pay?

A fair rate of pay is relative to your experience, the topic, the length, and the platform on which it is published. For example:

- Experienced writers can charge more.
- Topics that involve lengthy research (such as technical topics) are worth more money than simple ones.
- Longer pieces are worth more money than shorter ones.
- Established publications can pay more than start-up blogs.

As a freelance writer, you cannot count on potential clients to offer fair pay. You will frequently encounter writing jobs that pay pennies per word or a few dollars for a finished piece. These kinds of jobs are available through content mills—writing companies that contract large numbers of freelance writers to mass-produce content for very low rates—and on one-off assignments. Just because you see a multitude of opportunities such as these, it does not mean that they represent a fair rate of pay.

These jobs are so widely available because many new freelance writers are too eager to get experience that they take them. If you are comfortable with the rates, there is nothing inherently wrong about accepting a poorly paid assignment to get used to writing, but don't feel as if you have to just to build a career as a freelance writer.

To judge if a rate of pay is fair, consider the amount of time you will have to spend on the work, including research. Next, consider how that pay rate breaks down into hourly pay. Only you know if you are comfortable with that figure, but if it is too low for you to make a living if you earned it consistently, it probably isn't compensating you fairly for the work that you will do.
How to Set Your Rates

In some instances, a potential freelance client won’t come to you with a set rate, but will instead ask you to tell them your rates. Freelance writers often feel nervous about setting their rates. Talking about money can be uncomfortable, and some people worry about scaring away clients by setting their rates too high. It can help to look at it from another perspective—you don’t want clients who can’t afford to pay you for your work. By setting your rates too low, you may also give the impression that you’re an amateur, which can be off-putting for clients who want to feel confident that they’re hiring a professional.

There are many ways to find out what other freelance writers charge for the work they do:

• Visit the websites of other freelance writers to check out their rate sheets.
• Look at websites freelancers trust, like the Editorial Freelancers Association, for rate ranges for different kinds of writing.
• Browse job sites to see what other writers are being offered for similar work.

You can set your freelance writing rates in a few different ways: by project, by hour, by word, or by page. Ideally, you should know your rates in each of these different formats, so you can respond to the needs of your client.

It can be helpful to time yourself writing a few different types of projects to get some idea of how long it takes you and how many words you can write in a set period of time. You can then work backwards from there to set rates that compensate you fairly and allow you to earn what you need to earn. As a newcomer to freelancing, it’s OK to set your rates on the lower side until you get more experience, but don’t go below the market standards you find online for the kind of work you’re doing.

When setting your rates, don’t forget to factor in the overhead costs of being a freelance writer. Even if you choose not to officially set up a business, you are still self-employed and therefore have expenses that employers usually cover for you, such as insurance and taxes. Add a percentage on to your rates to cover these costs. Aim for adding about 25% to your rates for these expenses, so they aren’t coming out of your base rate of pay.
When you are setting rates—and especially when you are charging clients by the hour, tracking your time is a necessity. A simple way to do this is to set up a spreadsheet where you track the time you start working and finish working on each project, as well as the amount of time you think the project will take (this is your goal time). Be sure to leave yourself a space to make notes about the project. In your notes, you will want to keep track of which hours were used for researching, writing, and editing, as well as reminders of things that will help you when you work with that client in the future. For example, if research took longer than normal or if the client asked for more edits than normal, you can factor that into your future project plans.

Tracking your time enables you to make the best possible decisions about scheduling project and can help you decide how to set your rates. If you have a set hourly rate you want to make as goal, then you can use your time tracking tool to see if you are reaching it or what changes you need to make to your rates to ensure you hit that mark.
How to Create Invoices

After clients accept your rates and you complete the work, it’s time to send an invoice. There is no magic formula for generating invoices. There are multiple ways you can approach invoicing, and the choice is really down to your personal preference. To create invoices, you can:

• Use invoicing software or web programs, such as QuickBooks or Freshbooks.
• Use invoicing templates on Word, Google Docs, or your document system.
• Create a personalized invoice in your document program.

There is certain information that all invoices should contain:

• A header with your name and contact information, along with your business name, if you have one.
• The name of the client, including his or her contact information.
• The invoice number and preparation date.
• A breakdown of the services.
• The total cost of the invoice.
• The due date.
• How to pay.
• If you charge late fees, what they are and when they kick in.

On your end, you should keep a copy of all of your invoices, and use a bookkeeping system to track the numbers and when they are paid. This will help you identify outstanding invoices and know exactly when to follow up.
Following up on unpaid invoices is a process freelance writers often hate more than setting their rates, but it is unfortunately a necessary part of doing business. You can minimize the risk of unpaid invoices by:

- Giving incentives for clients to pay before the due date, such as a modest discount.
- Offering multiple ways to make a payment.
- Collecting a portion of the project costs upfront, such as a 10% deposit.
- **Having a contract.** A contract can reduce the risk of non-payments and give you a framework for dealing with outstanding invoices.

For outstanding invoices, have a set follow-up schedule, so you are applying your policies consistently. This will be especially helpful if you have clients who are repeat offenders. An example of a consistent policy is:

- A follow-up email sent three days after the invoice was due. This email may be framed as a friendly reminder, since many unpaid invoices are unintentional oversights on the part of the client.
- A second, more formal email 14 days after the invoice was due, which reminds the client of the balance and how to pay.
- A phone call to the client when the invoice is 21 days past due.

Occasionally, a client simply doesn’t pay an invoice. If this happens to you, know that it’s something that nearly every freelancer experiences now and then. Examine the situation to learn from it—you may realize that a different approach would have changed your vulnerability to nonpayment. However, freelance writers can seldom benefit from filing a lawsuit for nonpayment, as the cost of going to court and hiring an attorney is often more than the invoice.
Paying Taxes

Every freelancer’s least favorite part of getting paid is dealing with taxes. As mentioned above, be sure you compensate for the fact that you have to pay all of your own taxes when you set your rates. Freelancers are obligated to pay taxes every quarter. Not only is this the legal requirement, but doing so also prevents you from facing an overwhelming bill every April 15.

Quarterly taxes are paid using the form 1040ES. This form is for estimated payments, which is the kind of payment you will make each quarter. Add up your earnings and estimate the amount of tax you owe on them using the form to guide you. Next, send your estimated payment in to the IRS along with your form. When you do your annual tax return, you will get credit for all of your estimated payments. Quarterly tax payments are due in January, April, June, and September—usually on the 15th of the month, unless that date is a weekend or holiday. The IRS announces the due dates for quarterly taxes each year.

When you do your annual taxes, you will use form 1040 (Schedule C), which allows you to enter all of the income and expenditures for your freelance writing business. To complete your taxes, you will need 1099-MISC forms from every client who paid you more than $600 in a year. They should send the forms at the end of the year, but reminding them is helpful. Although clients who did not pay you over $600 do not have to provide you with a 1099-MISC, you still have to report the income you made from them on your taxes. This is another reason that having a system for bookkeeping is so important.
CHAPTER 5: GROWING YOUR FREELANCE WRITING BUSINESS

After you’ve gotten your first clients—and gotten paid—you’re ready for the next step: growing your freelance writing business. Fortunately, once you’ve found your first few clients, finding the next ones tends to get progressively easier. The important thing to remember here is that freelance writing isn't just about the writing. To really grow your client base, you need to make looking for new work part of your day.

In addition to going through the same methods discussed in Chapter 3 for finding clients, growing your business means marketing yourself as a freelance writer. There are multiple ways to do this. As you’re starting out, you may want to leverage as many of these strategies as you can, until you find which ones work best for you. One caveat, however: Don't launch any online profile that you can't commit to keeping up. It's worse to have a blog that hasn't been updated for two years than it is to not have one at all, for instance.

Get your name out there as a freelance writer with these strategies:

• Share your work on social media. Tag clients when possible, so your work ends up in front of their audience as well.
• Use your blog to discuss your work, tackle new topics, and discuss your business.
• Reply to comments on your blog. Some of the people who comment may turn into clients.
• Use LinkedIn to network with other writers and potential clients.
• Find influencers in your field and connect with them.

If you want to get into a niche of freelance writing, such as travel writing or technical writing, working to establish yourself as an expert in that field will also increase your profile and help you attract clients. Cover topics related to that field on your blog and work on connecting with others in that industry on social media.

Another important task for freelance writers to do is ask for testimonials from clients. Ask clients to write a few sentences on your behalf that you can share with potential new clients. You can also ask clients if they know of anyone who could use your services. Word of mouth is one of the best ways to build your business!
Updating Your Portfolio

Your portfolio is your calling card as a freelance writer. When you let it get stale, it makes your work look stale. Plus, leaving out important work you’ve done can put you at a disadvantage as you try to pursue higher-value clients. As such, your portfolio should be updated often.

When you start freelancing, consider updating your portfolio with every job you do. This approach is especially important when you’re sending clients to an online portfolio. Each piece shows a little bit more experience as a writer and makes you look that much more accomplished to potential clients.

After you’ve been writing for a while, it’s time to start refining your portfolio. Instead of simply showing everything you’ve written, cherry-pick pieces that you’re particularly proud of. You may find that you want to distance yourself from some of your earlier pieces, and removing them from your portfolio is a good way to do that.

If you’re interested in developing a niche, then updating your portfolio is even more important. Feature the writing that is within the niche you are pursuing, so you appear experienced in that topic or style. As you make the transition, consider having a generalist portfolio and a specialized one for your niche that you can use to pursue different kinds of clients until you build up a reliable body of work within your chosen niche.

There is no rule for how often you should update your portfolio, but given the benefits of promoting fresh writing, it’s a good idea to do it frequently. Once-a-month updates work for many writers.
Increasing Your Rates

As you grow your business, you will naturally be tempted to increase your rates. Changing your rates isn't something you should do on a whim, but it is something that you should consider doing as you build experience as a freelance writer. Here are some of the instances in which you should increase your rates:

• You have significantly more experience than when you set your rates, including some high-profile clients or pieces.
• You are adding additional services to your work. For example, you are distributing press releases as well as writing them.
• You've achieved a new qualification or level of education.

In other words, if you have a good justification for raising your rates, it could be time to do so. Keep in mind that raising your rates could put you out of the price range of some clients. Although that may be disappointing, most freelance writers find that raising their rates actually brings in more business, as low rates can suggest lower quality work to clients. Raising your rates could be the key to getting assignments that you will actually enjoy more.

The timing of a rate increase depends on how quickly you build up clients and experience. Stop and assess your rates after about six months of working, and then do so again after a year.

The journey to becoming a freelance writer is fun, thrilling, and—of course—filled with questions. The good news is that you’re not alone—Writers Work is here to help! We know what it’s like to be in your shoes, and we've created the tools you need to build the freelance writing career you want, from document creation and storage to job listings and an online home for your portfolio. Invest in yourself by joining our network of successful freelance writers and start getting paid for your talents as you take control of your career and your future.
RESOURCES
# PERSONAL BUDGET TEMPLATE

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<thead>
<tr>
<th>MONTHLY INCOME</th>
<th>Amount</th>
<th>Dates Received</th>
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<tr>
<td>Other wages/salary</td>
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<td>_______</td>
</tr>
<tr>
<td>Misc. income</td>
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<table>
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</tr>
</thead>
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<td>_______</td>
</tr>
<tr>
<td>State income taxes</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Emergency fund savings</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Long-term savings</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>IRA/Roth IRA</td>
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<td>_______</td>
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<tr>
<td>Homeowner's/renter's insurance</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Maintenance/repairs</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Property taxes</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Association fees</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Appliance replacement fund</td>
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<table>
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<tbody>
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<td>Gas/oil</td>
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<td>_______</td>
</tr>
<tr>
<td>Electric</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Water</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Trash</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Snow removal</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Internet</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Home phone</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Cellphones</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>TV</td>
<td>_______</td>
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<td>_______</td>
</tr>
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<td>Car payment 2</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Auto insurance</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Gas</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Maintenance/repairs</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Parking</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Public transportation</td>
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<td>_______</td>
</tr>
<tr>
<td>Dental</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Vision (contacts/glasses)</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Out-of-pocket health costs</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>HSA contributions</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Gym memberships</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Fitness classes</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Veterinary</td>
<td>_______</td>
<td>_______</td>
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<table>
<thead>
<tr>
<th>DAILY LIVING</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Groceries/restaurants</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Toiletries/personal items</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Household necessities</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Pet food/grooming</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Salon/hair</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Clothing</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Entertainment</td>
<td>_______</td>
<td>_______</td>
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<table>
<thead>
<tr>
<th>CHILD</th>
<th>Amt.</th>
<th>Due Dates</th>
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</thead>
<tbody>
<tr>
<td>Daycare/babysitter</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Private school tuition</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>College savings</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Educational materials</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Clothing</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Gifts</td>
<td>_______</td>
<td>_______</td>
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<table>
<thead>
<tr>
<th>DEBT</th>
<th>Amt.</th>
<th>Due Dates</th>
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<tbody>
<tr>
<td>Student loan</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Personal loan</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Credit card 1</td>
<td>_______</td>
<td>_______</td>
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<tr>
<td>Credit card 2</td>
<td>_______</td>
<td>_______</td>
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<tr>
<td>Other</td>
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<table>
<thead>
<tr>
<th>MISCELLANEOUS</th>
<th>Amt.</th>
<th>Due Dates</th>
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</thead>
<tbody>
<tr>
<td>Life insurance premiums</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Charitable contributions</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Unexpected expenses buffer</td>
<td>_______</td>
<td>_______</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PROFESSIONAL</th>
<th>Amt.</th>
<th>Due Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Association/membership fees</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Office supplies</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>New computer savings</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Professional dev. courses</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>Software</td>
<td>_______</td>
<td>_______</td>
</tr>
</tbody>
</table>
PERSONAL BUDGET CHEAT SHEET

Budgeting as a freelancer is tricky, given the unpredictable cash flow. Before you start, you need to know exactly where every dollar is going. Use a pocket-sized notepad or a smartphone app to track every single expense for a month—from your morning coffee to your loan payment to that birthday gift for your dear Aunt Sally. Add up the total amount, and separate expenses into categories.

REMEMBER YOUR “EXTRAS”
Remember that this total isn’t the amount you need to earn in a month. You’ll also need to cover taxes, build an emergency, rainy day fund, and save for long-term goals like retirement. As a freelancer, you’ll pay the employer’s and employee’s share of taxes—check the taxes cheat sheet in your toolkit for more info.

PLAN FOR WORST CASE SCENARIOS
Occasionally, a project will get pushed back or a client will pay later than you’d expected. It happens. Give yourself plenty of wiggle room—and a large emergency fund—for these possibilities.

FIGURE OUT YOUR SALARY
Once you’ve been freelancing for a year, take a look back at your total monthly freelancing income. Add it all up and get the average monthly income. Divide that by 12 months. This is the average minimum amount you should make each month.

Some freelancers use a separate bank account to deposit all of their freelance income. They then pay themselves a salary from that bank account, based on their average monthly income. This way, it’s easier to carry over a surplus from one month to the next, and to make up any deficits.
RESUME TEMPLATE

(YOUR NAME)

(Your address)
(Your phone number)
(Your email address)
(Your Writers Work profile URL)

SUMMARY: (This is a short, concise paragraph highlighting your most impressive and relevant skills, specialties, and accomplishments.)

AREAS OF SPECIALIZATION
(Examples: Social media campaigns, brochures, long-form content, white papers, or press releases. Consumer-oriented health writing, B2B markets, or technical writing.)

Publications
/Publication name/, (title), (date), (URL if available).

(List 3-4 of your best, most relevant clips.)

(If you’re a new writer with no published clips, link to your best samples on your Writers Work portfolio.)

Skills
(Bullet point list. Some examples: Research, SEO, grammar, specific usage style guide {e.g. Chicago or Associated Press}, software and platforms {e.g. Wordpress, Google Docs, etc.}, interviewing, copyediting, fact-checking, and design skills.)

(Some examples of soft skills: Time management, adaptability, leadership, team player, solid oral and written communication, excels under tight deadlines, and self-motivated.)

Certifications and Professional Recognitions
(Bullet list. Omit if not applicable.)

Education
(University name, location)
(Degree) in (department)
(List academic honors here)

Employment History
(Since this is a functional resume format, this section doesn’t have to be chronological. List your most relevant work experience. Consider the following example.)

XYZ Content Marketing Firm
Digital Marketing Specialist
Developed editorial calendars, coordinated client requests, and produced optimized content.
WRITING PROMPTS

Building your portfolio of writing samples is an excellent opportunity to improve your skills. Use these writing prompts for inspiration to craft compelling titles and content. Fill in the blanks, and consider the suggestions in parentheses.

HEALTHCARE WRITING PROMPTS
What doctors wished their patients knew
Top # questions every ____ patient should ask
What’s it really like to undergo ___?

TRAVEL WRITING PROMPTS
Fantastic (hotels/pubs/waterfalls) & where to find them
Must-pack essentials for your (ecotourism/honeymoon/spring break) trip
The (birds/castles/battlefields/local oddities) you’ll see when you visit ___

LEGAL WRITING PROMPTS
Criminal defense strategies for ___ charges
Could you have a (wrongful death/car accident/slip and fall) case?
Can ___ be held liable for ___?

EDUCATION WRITING PROMPTS
Signs you’re ready to pursue a degree in ___
Smart strategies for ___ students who struggle with ___
Getting young learners engaged in ___

RETAIL WRITING PROMPTS
Is your (garage/toolshed/kitchen) ready for summer?
Trending ___ looks to steal from celebs
Best time of year to buy a ___

SERVICE INDUSTRY WRITING PROMPTS
That noise your car is making
Signs your SUV needs a new ___
Top # plumbing problems to avoid

HUMOR/SATIRE WRITING PROMPTS
Top # ways to prepare for the end of the world
Experts becoming increasingly concerned about fast food diet of parking lot seagulls
How not to say “I love you”
PITCH TEMPLATE

RESPONDING TO JOB AD:

Hello (Name),

I saw your recent job ad on Writers Work. I think I would be a good fit for the project you've described, as I am familiar with (SEO/content type/content subject).

You can find the following writing samples on my Writers Work profile at: (URL).

Writing Sample Title 1
Writing Sample Title 2
Writing Sample Title 3

Additionally, my work has been featured on (publication/website) and (publication/website). I look forward to hearing from you and making a positive contribution to your company.

Best regards,

(Your name)
(Your business name, if applicable)
(Your address)
(Your phone number)

COLD CALL PITCH TEMPLATE

Hello (Name),

I greatly enjoyed reading the article on (topic) published in/on your (website/magazine/newspaper) on (date). Have you considered publishing a piece on (content topic)?

I'm a freelance writer with experience in (content topic) and (content topic). I'd love to send you some writing samples for your consideration, or you can view my portfolio online at my Writers Work website: (URL).

I look forward to hearing from you and to reading more great (articles/blogs) in/on your (website/magazine/newspaper).

Best regards,

(Your name)
(Your business name, if applicable)
(Your address)
(Your phone number)
PITCH FOLLOW-UP TEMPLATE

FOLLOW-UP PITCH: RESPONDING TO JOB AD

Hello (Name),

I sent over my (resume/writing samples/Writers Work profile URL) on (date) in response to your job ad for a (freelance/remote/full-time writer). I understand you’ll have plenty of resumes to sort through, but please do let me know if you’d like to see additional writing samples or a list of references.

You’ll find me to be a responsive worker and an independent thinker who is committed to (attribute) and (attribute).

I look forward to hearing more about your project.

Kindest regards,

(Your name)
(Your business name, if applicable)
(Your address)
(Your phone number)

FOLLOW-UP PITCH: COLD CALL EMAIL

Hello (Name),

I read your latest (article/post), and found your take on (topic) particularly insightful. I emailed you on (date), but haven’t heard back. I’d love to chat with you about contributing my writing to your (website/magazine/newspaper).

My writing samples on (topic), resume, and references are available upon request, and you can view my Writers Work portfolio at (URL).

Thank you very much for your time.

Kindest regards,

(Your name)
(Your business name, if applicable)
(Your address)
(Your phone number)
INTERVIEW PREP

Every job interview requires extensive prep, even if you’ve done dozens of them before. Research your client, the company, and the project. Think of it as socially acceptable voyeurism. Stalk the client’s LinkedIn page and Google the company to learn about the type of work they expect.

Do prepare for the most likely interview questions.
In addition to asking the typical interview questions, hiring managers who interview freelancers are likely to ask about their work process and habits. Remote workers need to be productive and conscientious about hitting deadlines. Expect to be asked questions like:

• Are you available to take phone calls during normal business hours?
• What’s your work style like?
• Tell me about a time you nearly missed a deadline, but didn’t.
• What steps would you take if you did miss a deadline?
• What software/tools do you use?

Questions about software might not seem to be productivity-related, but they are. Here, the client is interested in knowing if you have a professional work process in place, and whether you take concrete steps to stay on task.

Do focus on the most relevant skills.
Many freelancers are jacks-of-all-trades. They’ll work on static pages for a retail shop one week, and manage social media accounts for a tax preparer the next week. During an interview, you should focus on the skills and experience most relevant for that particular position or project. If the project requires interviewing subjects and writing profiles, then you shouldn’t emphasize your experience in database management, for example.

Don’t neglect to highlight non-professional experience.
It’s easier to break into new markets than you might think. Just because you’ve never written for legal marketing clients before certainly doesn’t mean you can’t. Research the client extensively and find something about the project that can build on your non-professional skills. Perhaps you’ve never written about oncology before, but you have been a family caregiver for a loved one with cancer. This is valuable experience that helps “sell” yourself to the client.

Don’t forget to find out the interview format in advance.
It’s not as common for freelancers to go to an office for an in-person interview. Your client might live a thousand miles away. Phone interviews are quite common, and many clients prefer Skype. Ask your interviewer for the format, and download any necessary software or set up any teleconferencing accounts you need beforehand. Don’t wait until the day of the interview to do this, as computer gremlins will inevitably sabotage you somehow. Take some time to figure out the teleconferencing or videoconferencing software ahead of time.

And lastly, relax—you got this!
CONTRACT TEMPLATE

Contractor (your name) & Client (Client’s name)

CONTRACTUAL AGREEMENT

(Your name), also known as “contractor” will provide (client name), also known as “client” with (brief deliverables description) as to the specifications detailed in the terms and conditions below.

1. PROJECT SCOPE

1.1: The client is hiring the contractor to perform the following work: (Insert detailed description, e.g. 5 blog posts between 400 – 500 words each)

1.2: Additions & exclusions: Contractor will provide, upon request, (X) revisions for each deliverable. Any additional revisions or work to be performed is subject to additional fees, as specified in clause 2.1.

1.3: Schedule is as follows: Work will begin on (date) and be submitted by end of business, (XYZ time zone) on (date).

2. PAYMENT

2.1: Client agrees to pay for work as follows: $____/hour rate, not to exceed (X) hours, OR $____ total cost for completion of all specified work. If client and contractor agree to additional work, as discussed in clause 1.2, this additional work will be performed for payment as follows: $____/hour rate, not to exceed (X) hours, OR $____ total cost for completion of all agreed upon additions.

2.2: Contractor will invoice client for work performed upon submission of work.

2.3: Client agrees to pay amount due in full no later than (X) days of receiving the invoice.

2.4: Client agrees to pay a late fee of (X%) for every 30 calendar days on the outstanding amount.

3. OWNERSHIP AND LICENSES

3.1: Client owns full rights to all work delivered. Contractor agrees to turn over all rights, titles, and interests to the work product, including intellectual property rights. Client may use, sell, modify, or destroy work product as client sees fit.

3.2: Upon delivery of work product, contractor relinquishes all intellectual property rights to work product, except those the client explicitly gives contractor as follows: ____________________

3.3: Client is under obligation to attribute credit of work product to contractor as follows {Circle one}  No credit  First-time use credit  Credit at each use
4. CONFIDENTIALITY

4.1: Contractor is obliged to keep confidential any materials provided by client unless client provides express written permission to disseminate said materials.

4.2: Contractor agrees to keep completed work product and any drafts, modifications, or revisions confidential, unless client provides express written permission to disseminate said materials.

5. TERMINATION

5.1: Contractual agreement is automatically terminated when work is delivered and payment is received in full.

5.2: Either party may terminate contract prematurely for any reason with notification to the other party. If contract is terminated prematurely, contractor will provide all finished work products completed up to that point, and client will provide prorated payment for all submitted work products.

5.3: Prorated payments are subject to late fees as specified in clause 2.4.

Contractor
(Name)
(Address)
(Phone number/email)
(Date)

Client
(Name)
(Address)
(Phone number/email)
(Date)
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## Rate Sheet Template

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</table>
INVOICE TEMPLATE

YOUR NAME
Your Business Name
Address Line 1
Address Line 2
Phone Number
Email Address
Website Address

Invoice #
Date:
Client Name/Company:

Project 1 Description:
Hours Worked/Articles Completed:
Rate/Flat Fee:
Subtotal Due:

Project 2 Description:
Hours Worked/Articles Completed:
Rate/Flat Fee:
Subtotal Due:

Project 3 Description:
Hours Worked/Articles Completed:
Rate/Flat Fee:
Subtotal Due:

Project 4 Description:
Hours Worked/Articles Completed:
Rate/Flat Fee:
Subtotal Due:

Total Due:

Payment due within ___ days of receipt of invoice.

Late fee of ___ to be charged for non-payment after ___ days.

Please make check payable to/Please remit payment to (PayPal/Other)

Thank you for your business!
TAX GUIDE

TAX PAYMENTS
When you freelance, you have to pay estimated taxes every quarter. If you miss a quarterly payment, the world won’t end and the IRS suits won’t show up on your doorstep—so don’t panic. However, you may have to pay an underpayment penalty, and you may scramble to get a larger payment together in April. Do your future self a favor and mark these quarterly deadlines on your calendar:

<table>
<thead>
<tr>
<th>DUE DATE</th>
<th>PAYMENT PERIOD</th>
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<tbody>
<tr>
<td>April 15</td>
<td>January 1 – March 31</td>
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<tr>
<td>June 15</td>
<td>April 1 – May 31</td>
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<tr>
<td>September 15</td>
<td>June 1 – August 31</td>
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<tr>
<td>January 15*</td>
<td>September 1 – December 31</td>
</tr>
</tbody>
</table>

*Although this last payment on January 15 is paid in a new calendar year, the payment covers the last quarter of the previous year.

The exact due dates can vary from year to year. If a due date is on a legal holiday, Saturday, or Sunday, your payment can be postmarked as late as the next day that is not a legal holiday, Saturday, or Sunday.

TAX FORMS
No one loves being buried in paperwork. But as a freelancer, you can do a happy dance every time you get a new tax form—it means you’re earning! If you work a part-time or full-time job as a regular employee, you’ll get the standard W-2. Additionally, you’ll get a 1099-MISC from each client for whom you provide contract services. A 1099 behaves much like a W-2, but if you use tax preparation software to do your returns yourself, you’ll enter the info from it in a different place.

Note that if you earned less than $600 from any particular client, you won’t be issued a 1099. You’ll still have to report the income as miscellaneous earnings—so keep track of your income and which client it came from.

Here’s a simple breakdown of all of the tax forms you may encounter.

**Form W-9:** Some clients may ask you to fill this out. It’s basically just a fancy way of requesting your Social Security number. Unless you’ve filed paperwork to declare yourself a business, check off the box for “Individual/sole proprietor.”

**Form 1099-MISC:** Get this from clients who pay you $600 or more. You may need to email them once... or twice... or more to get them to send it to you on time.

**Form 1040 (Schedule C):** Use this to file your annual tax return.

**Form 1040-ES:** Use this to figure out your estimated payments. And to pay them.