

HELL TO PAY

A Freelancer's Guide to Earning Good Money

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INTRODUCTION

What this book is about

The purpose of this book is to educate freelancers on all things money — in particular, how to make the most amount of money for the least amount of time.

This book has no quick tricks or shortcuts to riches. What it does have are proven techniques, actionable advice, and systems almost any business can adopt.

Thanks for taking the time to read this guide. I think you'll find it of value.

Who this book is for

Though the contents of this guide will be of use to any freelancer at any stage of your career, it does assume that you have already acquired and worked with clients at some point.

Before we get to the good stuff...

There are some basics about freelancing we need to cover before we dig into things like charging for value, the various ways to bill clients, and how to raise your rates.

GETTING STARTED AS A FREELANCER

Success in freelancing comes with time and effort. How much varies from person to person and business to business, but in general, there is a set of best practices before getting started.

I intend to write a detailed guide on this process, but for now, here's an annotated guide to getting started as a freelancer.

A quick guide to getting started as a freelancer

You'll want to start freelancing part-time. Ideally, you'll already have a job or career that somehow complements your chosen freelance field. If not, that's fine too. Either way, **you'll want a reliable source of income as you get started.**

There are other benefits too:

- There's **less pressure** on your burgeoning business.
- **Mistakes become learning experiences**, not something that ruins your life.
- You **learn business skills** at a more digestible rate.
- You can **pick and choose clients/projects** without fear of going broke. This helps you build your ideal career instead of chasing paycheques and finding yourself far from happy.
- You can **build your savings** for when you do go full-time. I recommend at least three months of savings. Six months is ideal. And by a month's worth, I mean *all* the expenses that arise within a month: rent, food, insurance, incidentals, etc. This covers any slow time.

You may want a separate emergency fund for unforeseen issues. For example, my apartment flooded with human sewage at the start of 2016 and I had to cancel meetings, shift project deadlines, and otherwise deal with a crappy (haha) situation. Because I had an emergency fund, I wasn't left homeless or destitute. Even if insurance came into play, it can take a while to collect the actual funds. Don't leave yourself vulnerable.

- You can **build your portfolio** – and if you've been choosing your clients and projects carefully, that portfolio will be tailored and meaningful to future clients.

- You can also **transition your current employer into one of your first clients**. Of course, this depends on the nature of your existing job, but it's a great way to get started. Some bosses are even happy to negotiate a day off each week for you to focus on your side business.

- **Going public about the decision to freelance part-time is another great way to get those first few jobs.** Finding and meeting clients – and convincing them to work with you – is a time-consuming process. Ironically, there's a lot of downtime in the process too. If you're doing this part-time, that downtime is where you can make a living while sowing the seeds for a life on your terms.

To learn more about how to get started freelancing, check out [my podcast with Brennan Dunn](#).

How I got started

I worked on plenty of passion projects in high school – animation, drawing, and writing-related stuff – but I started doing paid work related to those fields during university.

My first freelancing paycheque was \$75 for a 2,000-word feature in the university newspaper. I was proud of my accomplishment at the time, but when I look back, I'm horrified at how much I put in for such a meager sum. In hourly terms, it worked out to less than the minimum wage.

My second paycheque was from a cab driver who asked me to write a 500-word review of *Some Like It Hot*. My tipsy confusion must have looked like I was trying to negotiate, because he doubled his original offer after a moment of silence. I agreed to a rate of \$150 – twice what I was paid for a feature article four times that length – before I took his email address. I neglected to ask why he needed it.

After I sobered up, I sent him an email asking when he needed it by. I also told him he'd need to pay a deposit. He paid in full – very trusting for a drunk guy he met in a cab, but, to be fair, he did know where I lived – and he said he wanted it within a week.

If you haven't guessed yet, he wanted this 500-word piece for a college course. After I found this out, my blissful ignorance was out the window and I turned down his offers for more work.

The most valuable lessons I ever learned

The previous client experience taught me three important lessons that continue to impact how I do business today.

One, this client only cared about was the results. He didn't care what I wrote, so long as it met his needs – in this case, the requirements for an assignment.

Two, his time was worth more working on his business than it was as an untrained writer. It took me three hours to complete his project, two of which were spent watching one of cinema's comedy classics. In three hours, he made enough as a cab driver to pay my rate more than once. It would have taken him twice as long to do his assignment himself, and he wouldn't have made any money doing so. Plus, the product would have (likely) been worse. Though it was wrong for him to hire someone to do this in the context of higher education, in the real world, that's an otherwise a favourable business transaction for everyone involved.

Three, no matter how high the pay or easy the job, it's probably not worth risking your future. If I had continued to do this for him – knowing full well what he needed it for – it may have cost me my degree, my future education, and my professional credibility.

The rest of my freelance career has been less interesting. I dabbled in fields outside of writing, like film (shooting, editing, and directing), and I continue to run a photography business on the side (mostly portraits and event photography). I worked for large organizations, for young and old, for single proprietors and small businesses.

Nowadays, I have a few recurring clients, and I make more than several times the average annual wage for a freelance writer.

Before you get excited about how much I make, you should know that the average freelance writer in Canada only makes \$22,000 a year. Finding that out is part of the reason I decided to write this book. Any quality freelancer should be making more than that meager sum, so long as

they do the stuff professionals do – like produce quality work, boast a strong work ethic, and continually improve themselves and their business.

Hopefully, this means you.

HOW FREELANCERS MAKE A LIVING

As a freelancer, you make a living by selling a client your time and expertise, and charging them a rate that ensures both of you profit from the relationship.

It's crucial both you and your clients understand and appreciate this equation. If a client's budget can't accommodate your rates, you don't lower your rates – you change how much time you offer or the nature of the service you provide.

Making the most of your time

In my experience, time is the most valuable resource you have – not just as a freelancer, but as a person. Your time belongs only to you, and you should value it as the priceless commodity it is.

The entire reason I freelance is because I value my time; money is just a resource that allows me to make the most of it. I don't want to go to an office for 40 hours a week to do 10 hours of work and 30 hours of looking busy. I want to be in control of when I do things and why I do them. I want to see the consequence of my actions, and I want them to benefit me.

If you bought this book, I suspect time matters to you too. You've invested a few dollars and a few moments to save yourself years of hard-learned lessons. If you appreciate the logic of that last sentence, you're already doing alright.

A lot of this book will be about valuing your time and making the most of it, because, as the saying goes, time is money. Make the most of it.

What the CIA can teach you about wasting time

There are some insidious habits people possess that are closer to self-sabotage than a meaningful use of time. An unexpected illustration of what this looks like was declassified in 2008: the [CIA's Field Manual for Simple Sabotage \(from 1944\)](#).

Near the end of the document, there is a section called *General Interference with Organizations and Production*, which contains strategies for spies to ruin productivity in foreign organizations without being caught. The tips and tactics within that section are painfully familiar to anyone familiar with the dreaded scourge of bureaucracy. A few samples:

- Make "speeches." Talk as frequently as possible and at great length. Illustrate your points by long anecdotes and accounts of personal experiences.

- Refer back to matters decided upon at the last meeting and attempt to re-open the question of the advisability of that decision.

- When possible, refer all matters to committees, for "further study and consideration." Attempt to make the committees as large as possible – never less than five.

- When training new workers, give incomplete or misleading instructions.

- Hold conferences when there is more critical work to be done.

- Do your work poorly and blame it on bad tools, machinery, or equipment. Complain that these things are preventing you from doing your job right.

- Give lengthy and incomprehensible explanations when questioned.

And my personal favourite: Act stupid.

I want to be clear: this is an actual document given to actual people in a very real time of war. I have every confidence it hindered the enemy's war effort too.

Why is it included in this guide? Because people often confuse being busy with being productive. It's the kind of stuff that makes an appearance in almost every Clients From Hell story.

Don't let people waste your time with stuff that only looks productive. Otherwise, you'll never get anywhere or make anything.

For more about (accidentally) wasting time, check out [my podcast with Marcus Blankenship](#).

Should you ever work for free?

We respect the things we pay for.

That, in essence, is your answer. Free things are expendable, exploitable, and not worth wasting time on. If you start a relationship with a client by doing work for free, you are setting the bar too low. Free is synonymous with cheap, and cheap is not something you should be.

The price tag doesn't necessarily correspond to the merit of the product, service, or idea. However, something you pay for is something you're invested in. It's why deposits are so important to your work; it's why the saying "professionals get paid" makes simple sense.

That said, there are times when you may want to produce something for free (but not for clients).

Here's when **not** to do work for free:

- **There aren't any tangible benefits to you.** The promise of exposure, a portfolio piece, or more work down the line simply isn't worth your time (see the previous section).

- **The work isn't evergreen.** Evergreen content is content that stays fresh for you or your audience. It is reusable over time.

- **No one else will ever see it.**

You should only do unpaid work when it builds your audience and showcases your expertise. Courses, newsletters, articles, and podcasts are all ways you can do this, and they're all examples of evergreen content. Marketing through education is a wonderful way to meet new people, build your reputation, and communicate your experience to potential clients.

These examples are different from doing free work for a client because you're in control of the process. Even the most well-meaning client is not as invested in seeing you succeed as you are, and they likely won't treat your work as valuable if it's free – a point I'll explain this further in the next section.

To learn more about when to work for free, check out [my podcast with Brennan Dunn](#).

THE FULL EDITION OF HELL TO PAY

What's included...

The full edition of the book answers the following questions:

- How do I budget for my business?
- What should I charge?
- How do I figure out my hourly rate?
- How much should I set aside for taxes, retirement, and insurance?
- How do I deal with clients?
- How do I deal with deadbeats?
- How do I bill my clients?
- How do I charge for value?
- What's price anchoring and how can it work for me?
- How do I convince clients I'm an investment?
- How do I get a client to reveal their budget?
- How do I negotiate my rate?
- How do I specialize with a niche?
- How do I raise my rate?

These aren't the only questions the full edition of Hell to Pay addresses! It includes everything a freelancer, entrepreneur, or business owner needs to know about finances and making good money.

[Get the full edition of HELL TO PAY:
A Freelancer's Guide to Making Good Money](#)

About the Author

Bryce Bladon is the editor-in-chief of [Clients From Hell](http://clientsfromhell.net/), a collection of anonymously contributed client horror stories from designers and other creative professionals. He works as a communications consultant for a variety of his own clients. An award-winning writer, Bryce enjoys long walks, friendly dogs, and listing things in threes.

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