

# Tips, Tricks and Tribulations of the Freelancing Life



by [Tom Bentley](#)

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## Introduction

Hello. Welcome to my collection of essays on the freelancing life. I've been freelancing for 25 years as a copywriter, copyeditor, journalist and essayist, and have experienced some of the standard challenges: income fluctuations, feast or famine cycles, good clients, bad clients, good decisions, bad decisions—really, the rich, full, sometimes cuckoo spectrum of experiences freelancers, contract employees and solopreneurs experience.

This collection is hardly a definitive analysis or prescriptive bundle on how to be a successful freelancer, but it does introduce you to many of the problems, perspectives and solutions of the freelancing trades, with many links to posts and articles from seasoned independents. (Some of the links are from 2017 and 2018, but the info is still relevant.)

I hope you get something useful out of this material, information that helps you avoid sour freelancing issues or that inspires you to pursue the life of a self-employed entrepreneur. Many of the essays do discuss the considerable rewards, both fiscal and psychological, of independent contracting—working on self-selected projects on your own time and utilizing your unique skills has rare and sustained satisfactions.

If you're curious about the cover image, that's a shot of a guy I saw on the manic streets of Yangon, Myanmar, who was madly typing away. He had a big stack of various documents that he needed to input, and despite the crazed uproar of Yangon streets, he was locked in to his work. He has what it takes.

Hope you enjoy the book; check out the list of my other works at the end.

Good—no, great—freelancing to you!

# Chapter 1

## Not All Cushions, Not All Pins: The Reality of Independent Contracting

People considering or just stepping into freelancing have presumptions that can run the gamut from “I’ll have to work 19 hours a day!” to “I can lie in a meadow for two hours a day and wait for a visit from the muse.” Not quite.

While you might face some number of long—not 19 hours!—days, and perhaps you can occasionally steal away for a meadow meditation, the reality of independent contracting is much more mixed. And while the challenges can be considerable, there never been an easier time to move into freelancing: the wealth of [information resources](#)—from online to print to in person—is rich.

### Mind Matters

But before we discuss some of those resources, let’s look within: what are some of the internals that a person should have or develop to succeed in independent contracting. A few to chew:

*Motivation:* Independent contractors don’t have a boss to assign or supervise their work. They must be [motivated](#) to understand their own skills (and skill needs) and understand if there is a market for those skills. They must energetically enter that marketplace and continue to present their developing skills and successes to it—there is no “whew, glad I got that one contract. I can relax now.”

*Discipline:* Independent contractors often have to juggle multiple projects with varying deadlines. Everyone has an occasional missed deadline, but few clients are happy with even one. The freelancer who tracks how long projects take, learns to build in timing flexibility, and who regularly hits his or her deadlines is a contractor who gets return business.

Oh, and hours spent twiddling on Twitter or fencing on Facebook—not helpful.

*Cordial Communication:* Nobody wants to work with a sourpuss or a robot. Even when you are negotiating hard numbers, never forget that the person who will be paying you is indeed



a person. [Open, respectful and friendly communications](#) never put a contractor in a compromising position.

The reality of independent contracting demands as many emotional skills as occupational ones, so get your mind in line.

### **Take a Stroll through the Toolyard**

Depending on your field, you might have to make a substantial investment up front in the tools of your trade. I've been in the independent writing and editing biz for more than 20 years, and my equipment needs aren't heavy. I've got a Mac laptop that's several years old running Microsoft Office 2016, and a years-old desktop machine out in my old Airstream office (which itself is running 1966 on a continual loop).

Of course I need a reliable Internet connection and maybe a decent pen. But if you're an independent housepainter, you probably can't use paint-caked five-year-old brushes. But perhaps for some of the expensive equipment, like your airless paint sprayer, you could buy used. And, shockingly, some equipment can even be repaired. Ebay is often the freelancer's friend—over the years I've bought and sold lots of computing equipment there.

And don't forget: whether you're a painter or a painter of words, [a website](#) that lays out how you are going to solve your customer's problems with verve and talent isn't a nice-to-have these days; it's a need-to-have. It's easier than ever to set one up.

### **That's So Taxing**

Here's a [surprising PBS piece](#) that notes how few people stepping into independent contracting know that they are supposed to pay quarterly taxes on their income. Oh my, yes. You are your own payroll now (and often, your own accountant, your purchasing agent, your source of noontime sandwiches and more).

Laws can differ on state taxes, but the [IRS](#) is happy to clarify any questions you have about quarterlies. It can be tricky for first-time freelancers to determine projected income the first year or two, but continue to slice, dice and measure. Put those quarterly dates in your calendar—and remember that you can be penalized for being late.

## Support for Soloists

These notions above only skitter on the surface of what independent contractors face. But there's a remarkable amount of support out there for freelancers, no matter their trade—[check 'em out](#) and Google for more.

The reality of independent contracting is that you are in charge, for better or worse. That can be scary for some, liberating for others. But a little research, a lot of persistence, and a willingness to tackle the unexpected goes a long way.

## Chapter 2

### Develop Your Personal Brand (No, Don't Wince at the Word)

Some freelancers who hear it's essential for them to develop a personal brand might think that's marketing gobbledygook, or a concept reserved for large companies, with PR firms and massive followings. Or they might see the term “personal brand” as an ill-fitting wrapper, something artificial and tacked-on, which doesn't reflect the real dimensions of their craft or their labors.

They would be wrong.

Freelancing work can seem like a commodity: build six cabinets for a kitchen, write 300 words for a web page and use six instances of SEO terms. Many freelancers work on one-off projects like those, or they do repeat jobs for clients to fulfill specific requests. Sure, getting work like that is good, but you have the opportunity for so much more: you can be recognized for having a special gift or flair for what you do, a personal statement of quality or breadth in your work.

Understanding at a deep level what sets you apart from other freelancers is a path to becoming a recognized brand, noted for specific talents and a unique voice, whether it's a writer's voice or a designer's style or for a cabinetry flourish that could only have been crafted by one person alone.

Recognizing and developing your unique skills—and knowing how to sell them to clients as part of something special will land you more work. And better-paying work at that.

#### Define Your Special Something

One of the first things you should do in the “what makes my work unique” quest is to define your business and personal values and clearly [understand your special abilities and inclinations](#). When you are working, what aspect of your work lights you up? In some ways, [your personality is your brand](#), and that should come across in your website, your marketing materials, your social media profiles and your logo.



Of course, shiny marketing materials don't mean a darn thing if you haven't got the chops to deliver on the promise. This [HostGator piece](#) emphasizes that you've got to provide quality work every single time, and continue investing in the improvement of your skills. Also, let your beliefs be a part of your work. That doesn't mean spouting or spreading the latest political tirades, but rather exposing the strengths of your character through your work.

This [Forbes piece](#), which suggests discovering your superpowers and then matching those talents to what's missing in the market, also reinforces that sense of personal belief girding your work: stand your ground and don't accept work just for the dough alone—the work that you feel good about will be work that is good.

### **Draw from a Deep Well and Spell Out Your USP**

There are a variety of ways that you can define your Unique Selling Proposition (USP), the composite of things that you and you alone can offer a customer. Here are [15 examples](#), from a signature style to outstanding customer service to extreme specialization that should inspire you to plumb the depths of your makeup, temperament, and skillset to designate what sets you apart.

Remember, there are things about you and your work that set you apart from anyone else. And there are business techniques that can set you apart from other freelancers. Besides understanding your USP and refining your skills into desirable concentrations, you could use something [like alternative pricing](#) to distinguish your brand. And we definitely don't mean pricing lower than the market. Go high, my friend—get what you're worth.

### **Your Brand Is Your Bond**

But what if you have a diamond-shine brand, but your company is still lost in the dark? Presenting your best (and branded) face [on social media](#) can put you in the catbird seat. [Note: I have yet to see an actual catbird seat, but it is touted to be the one to be sitting in.]

You don't have to rush madly about posting like a maniac to every platform about how your business is so super cool it's hot—instead, be real. Get to know the tone of the platform you post on and don't spew candy-coated jive about what you do. Be helpful: let the quality of

your expressions and the value of your posts let people know you're a force to be reckoned with.

There's a saying that quality is the best business plan. Do work you are proud of, that expresses the you about you, and customers will listen up. Express what's special about your work in human terms, reveal your honest empathy with your client's needs, and you won't be struggling for success.

And that personal brand thing? It will fit you like your favorite pair of socks.

## Chapter 3

### Creating an Elevator Pitch—Push the Right Buttons

I was in a wine bar a couple of years ago with some friends, putting my nose into a glass of pinot, in my version of a sophisticated technique. One of my friends had invited a friend, a stranger to me, who talked about his coaching of a women's bicycle racing team in Silicon Valley. Pinot paves the way to easy chatting, and the fellow asked what I did for a living. Creating an elevator pitch on the spot, I dove in.

Telling him I wrote marketing and promotional materials for small and medium businesses made our glasses clink: After a bit more digging (and drinking), he offered me a gig on the spot: write an overview of his racing team members, their successes and their upcoming events to try and get some investor backing. This elevator ride might have been on a comfy couch in a wine bar, but the pitch went directly to the right floor.

You don't need to be half-sozzled to work on creating an elevator pitch for your business—sober will do nicely. But a helpful thing to consider when crafting your pitch is to [know your audience](#). In early chatting I'd learned that the bike guy was a Silicon Valley small businessperson, so when the opening arrived to say what I was up to, it was easy to direct the compass toward his universe.

I'm also a book editor, travel writer, essayist and fiction writer too, but that's casual chat for the third glass of pinot, not when you're focused on [creating an elevator pitch](#).

#### **Simple Speaks the Loudest**

Putting all of that mongrel load of occupations into my bike guy's head wouldn't have helped him to think I could solve his problem. That's where you have to think lean: what defines the essence of what you do, in simple language that demonstrates reliability and competence in helping a client. Saying, "I do a little house painting and sometimes repair ukuleles, but I'm really looking for work in the sciences," might get you a laugh or two, but saying, "I'm a full-service house painter with 20 years of experience and loads of references" is more likely to land you a job.

#### **Force-Feeding Not Advised**

Networking events can be dandy places to—surprise!—network. But if you’ve ever been to a networking event where a new acquaintance, perhaps even before they’ve gotten your name, launches into a hard-sell, ten-minute spiel on how if you put his company’s cybersecurity dongle on your laptop, and your smartphone in your inner ear the world would be a safer place, you know that you immediately had to excuse yourself to go to the bathroom.

Forcing your elevator pitch into closed ears, eyes and mouths won’t get anyone fed. Look for the casual moment, in a rhythmic context, to let your conversationalist know what you’re about. If they demonstrate interest, elaborate to suit. If they don’t, talk about basketball.

### **Deliver Your Pitch with Confidence**

Creating an elevator pitch using mealy-mouthed language just won’t cut it. You know what I mean: “I’m sort of a mid-level manager with duties that might cut across several departments and ...”

No. The “sort ofs” and “mights” and “a little bits” won’t cut it. Be ready to definitively say what you do, succinctly and with a smile. Hovering around your pitch, backing up, apologizing with your tone—those don’t advance your prospects. You don’t have to shout it, just say it, simply. [Confidence is charming.](#)

### **Don’t Jar Them With Jargon**

I was a tech writer for a while, and I’m a marketing writer now. As with any profession, there is a native language that can confuse more than make clear. Saying you “map out lead-nurture drip campaigns for the middle of the funnel” might thrill a marketing maven to pieces, but the same will send someone outside your trade into a zombie trance. Better to drop the frills and tell them you “write marketing materials to attract new customers” and only get in the trenches when you’re invited.

### **Have a Business Card**

Like resumes and email, business cards have been declared dead a couple of times. Hey, grab my Instagram feed to check my website address! But those stubby little squares of

paper are stubborn: handing them out—when there’s an open hand to receive them—is like sealing the deal on creating an elevator pitch. The card will stick in their paws longer than your crisp handshake. They are like an [elevator pitch on paper](#), so have some and use them in the appropriate spots.

And if that spot includes a couple of glasses of pinot, you’re golden.

## Chapter 4

### Make Bank with a Good Freelancer's Money Attitude

Money. No matter your freelancer's art, the glories of your craft, how loudly your calling in life cried out to you, somebody still has to pay the electric bills. Gluten-free or not, we still can't get by without our daily bread. And if you haven't been freelancing all that long, you might not have any juicy retainers or steady gigs to make that bread dough rise. But you CAN control your freelancer's money attitude.

And that control can make a big difference, even if the dimes seem thinner than ever.

The fluctuations of a freelancer's income can be stressful, but controlling your freelancer's money attitude toward saving and spending can be a big help. The feeling of being trapped by low income—even if couched in financial facts—is a feeling you can soften. Recognize that your particular freelancing situation is yours alone, and one you can change.

Developing some good habits, like [treating yourself right](#) will tilt your attitude toward the positive about money, and freelancing in general.

#### No to the Green Monster

One emotion that freelancers face is jealousy about other people's freelancing successes. Comparison can be a mood and motivation killer. But another's success isn't your failure; indeed, you can use those stories as inspirations [toward your own accomplishment](#). Never spend money to compensate for the irritation of not having money: that's a rash action under the "f\*ck it, I'm buying it anyway" category, where you seek revenge for being broke. But that's only vengeance on yourself. Don't put that temporary "happiness" [before your real needs](#).

An addendum to not spending money heedlessly: don't go a variant direction and only buy cheap items just to save, because quality items, though more expensive, can last a long time. Of course, that doesn't mean you should put a down payment on a Bentley, but buy work equipment or household necessities that will last — and learn to [savor the quality of something good](#).



Bonus: Your favorite, nicely made shirt makes you feel better when you wear it.

On a related note: after a job well done, treat yourself to something good—not something spendy, but solid. Occasional (and controlled) splurging on a nice pen or a good whiskey acknowledges you did a good job, and that kind of buying won't break the bank. Of course, know that scarcity is what makes a treat a treat: buying a \$5.50 kale, dark-chocolate, acai berry latte every day isn't treating yourself (I prefer whiskey myself), and it's can turn into one of those costly, mindless habits. Moderation, plus the occasional shooting star are good partners.

### **Save Paris for Later**

Fluctuating income can sour a freelancer's money attitude—because every shake of your piggy bank brings silence, you might think you'll never get away from your computer and out of the house. But it's remarkable how [short, inexpensive vacations](#) like weekend excursions can freshen your perspective and prompt positive thoughts.

And if you do have the dough to take a “real” vacation, here are some [ways to keep from obsessing on client issues and money matters](#) while you're gone.

### **Don't React—Reflect Instead**

Managing your money (and managing your mind about your money) isn't easy as a freelancer. Money is an [emotional trigger](#) and we all have some irrational behaviors around our finances. You need to be vigilant so you don't simply react to money issues, but you reflect.

One of the cheapest and best ways to massage and adjust your freelancer's money attitude is to try to practice gratitude on a daily basis, and for the simplest of things. Freelancing comes with great freedoms that, in our stresses, we often forget: you can make your own schedule, you don't commute, there's no hovering boss criticizing your punctuation. With such mindfulness, you can take a [Zen approach to freelancing](#).

Stay conscious of your money triggers, make careful choices, and treat yourself well. Give yourself credit for even small increments to your savings — over time, they add up. And you'll understand how to add good feeling along with them.

## Chapter 5

### Use Common Sense to Avoid Common Freelance Budgeting Mistakes

Long years ago, I wrote user manuals for a gaming software company. Good work, good people, good money. But after several years, I really wanted to get out on my own, and control my time and my work. I had no experience in how to avoid common freelance budgeting mistakes, but I was lucky: I lined up a six-month contract to write documentation for a graphics software company: great products, good people, and great money.

Though sad (and a touch anxious) that I was leaving a good job, I figured, “I’m on Easy Street now. It was easy to get this gig, and this assignment will look good on my resume to get other freelance posts.” So true.

Until a week later, when the product under development fell apart, my new team was disbanded, and my contract was cut.

Oops.

[Starting out as a new freelancer](#) always has some bumps. My particular bump was a sudden sinkhole, which required some creative crawling out of. Crawl I did. I’ll describe that motion a bit later, but first, before you say to the boss, “I’m outta here,” reflect on a few fundamentals to dance right by common freelance budgeting mistakes:

#### Have Some Cash on Hand

I’ve freelanced for more than 20 years; many months I’ve made thrilling thousands, some months I’ve made, well, less. Have a seat belt—cash in reserve—in place for the roller-

coasterings of your income. Lucky for me, the job I left paid well, so I had a cushion to sit on before I needed to stand up.

## **Know What Your Equipment Is Going to Cost You**

I'm a writer, so words are cheap, at least equipment-wise. But if you're a nuclear scientist, and you want to freelance out of your home lab, you're going to run up some bills. Research well in advance of quitting your job what your material needs are going to be, and push that out another twenty percent, to take care of surprises. There will always be surprises.

## **Dodge Frivolous Spending**

You probably don't need a \$10,000 Louis XV desk when a decent one from the flea market will do. You can still dream of Paris, but have good fun taking those two- and three-hour staycation trips to all those places close to home where you've been meaning to go. Cheap fun is still fun.

## **Get a Contract**

Any gig that's going to pay more than a few hundred bucks [should have a contract](#) that spells out the scope of the work, milestones and deliverables, and payment terms. You don't need a lawyer to work up a 20-page encyclical—depending on the work you do, these conditions can often be spelled out in a short Statement of Work (SOW) or even a single-page email.

That SOW will protect you when your client begins to ask for the seventh revision on a project that was specified for two rounds. Scope creep is a killer, but you can head it off with a clear contract.

## **Communicate with Your Clients**

As I said, I wrote software manuals when I first started freelancing. Back then, these were book-length documents, where I'd be jiggering with a program in development, trying to describe functions and features. From start to finish it could take months.

Your clients need to hear from you on such projects, or even on much shorter projects. Check in, give them progress reports, and don't be afraid to ask questions—working on blind assumptions with a client means blind bumping into walls. And of course: be courteous, be upbeat, be professional. You'd be surprised how well common courtesy and a friendly tone go over.

## **Send the Invoice**

This one's easy: send the invoice when the work is done. Easier still: thank them and declare how much you enjoyed the work (if you did) when you send the invoice. Bridges are built that way, and often opened for you later, strolling with your clients again and again.

## **Make Nice with Your Network**

I told you I'd get back to you on that strangled contract that closed my throat when I first stepped into the freelancing world. After gasping for air for a bit, I realized that I left my old job on great terms. I was able to get a quick contract to write a manual, which was followed by another and then another. Soon, I was getting gigs from various sources. Not checking close to home is one of the classic common freelance budgeting mistake.

Make good use of [your existing network](#): tell friends and family and business associates that you're available and eager for work. Don't discount old employers either, if you did right by them. You might be amazed at how wide those resources—and their branches—can stretch.

## **Persist**

This one is the simplest, but when it seems that nothing is working, it's easy to forget: persist. Keep marketing your services, keep reaching out, keep refining your skills. You can consider taking online classes, [getting a business coach](#), branching out from your original discipline.

But keep moving forward. That's where the future lies.

## Chapter 6

### Freelancers Should Dodge Debt

In my wayward days, I used to do a lot of hitchhiking. On two separate occasions, both long-distance hitchhikes, I lost my wallet. On both of those occasions, my wallet contained all the money I had in the world. Both times, I turned around. You might not have experienced such a concentrated blow to your finances in your freelancing life, but “debt and freelancers” are too often two linked terms.

That’s a link that needs breaking.

There are ways to protect your wallet from that crippling combination of poor planning and carelessness I displayed in my younger days. One action you can take before debt gives you a shovel to the face is to ease into freelancing, while you still have your day job and the steady income that provides. [Starting a side hustle](#), as this long-time freelancer explains, can help you determine if the freelancing life is for you, can give you a sense of income potentials, and can make you definitively assess your skill set.

I didn’t quit my day job until I’d already been freelancing on the side (no mom, I didn’t cheat on my regular job!) and had a big six-month contract lined up when I quit. As I mentioned above, when that contract fell through three weeks later, that was just the gods laughing.

#### Vintage Cars, Tech Crashes, and Tiny Islands

I never went deeply in debt as a freelancer because I don’t have crazed spending habits, and didn’t need to finance my copywriting business with expensive equipment. Yes, the fact that I’ve bought a lot of vintage cars from the 50s and 60s was irrational exuberance, but one does need a hobby, doesn’t one? However, having a plan about [your approach to business debt](#) before you take the plunge is good insurance.

Specifically addressing the writing side of debt and freelancers, this [Freelance Writing Jobs post](#) gives some specific pointers on the value of having a professional website, how to apply for a debt consolidation loan, and the value of having separate personal and business bank accounts. It says nothing about how to pay for upkeep on a ’64 Dodge Dart though.

Because most of my clients were tech companies, the tech crash of the early 2000s put my business in a tailspin. Income shrank, anxiety grew and I was so stressed I had to buy a reliable used car. But the slow recovery pushed a more dramatic move: all the way to teaching English classes on a tiny Micronesian island from 2004 to 2005. Business was improving by my return, though I'm not sure I'd advise fleeing the country to fix your debt and freelancers situation.

## **Tracking Income, Tallying the Taxes**

Easier than heading to the equator is [tracking your income](#). Know when some months flow and some months lie fallow. And the word "budget" might set you snoring, but if you don't control where the money goes, it controls you. The advice on the NerdWallet post for tax planning and obtaining insurance is sensible with a capital "S" too.

Speaking of tax planning, take this bit of advice from our British brethren across the pond: a chunk of the money you make [isn't really yours](#) (ouch!). Her suggestion to start an emergency fund is sound too, even if it sounds like no fun. Having no means to pay for an emergency is much less fun. As with building anything, starting small and going slow and steady from there can bring significant results.

One of the real scourges of the debt-and-freelancers life is when your clients don't pay you, the little weasels. But if your business accounting is set up on the accrual method, there is a legal way of [writing off that debt](#). Now that's good writing.

By the way, when I told the story of losing my wallet(s) when hitchhiking? That wasn't quite the whole story. I've actually lost my wallet four times total, though the other two times I didn't have all the money in the world in it. In the 25 years since I last lost my wallet, I've learned how to hang on to it. Tightly.



## Chapter 7

### Health Insurance for Independent Contractors: Navigating the Curving Roads

So, you're finally taking the leap into freelancing—congratulations! But what if you leap and you land funny? Health insurance for independent contractors isn't a laughing—or a leaping—matter: you should be as careful about preserving your personal health as you are preserving your new business.

When I left my corporate job many moons ago, I took advantage of the government's [COBRA](#) plan. If you qualify, it gives you the option of continuing your employer-sponsored health plan—which could include your spouse and children—for a limited period of time. Though the premiums were much higher than when I was employed, I retained my full coverage for more than a year. The knowledge I had the COBRA option, even if fairly expensive, took a lot of my "new contractor" health care anxieties away. If you had employer coverage, check out the COBRA option first.

Oh, probably should have mentioned this first: don't even consider NOT getting health insurance, no matter how healthy you are. Medical bills are the biggest cause of bankruptcies (and the cause of many home foreclosures) in the US. Disasters—cross your fingers—happen. Health insurance for independent contractors is not a luxury: it's a necessity.

#### **Affordable Care?**

There is a little thing called the [Affordable Care Act \(ACA\)](#) that's been around long enough to escalate some rotten egg-throwing between the political parties. Turning away from partisan acrimony—and knowing that the new administration has vowed to gut Obamacare—the legislation has provided affordable health care to millions of Americans—including freelancers—who had none before.

I use the ACA through [Covered California](#) to get my own insurance, and have been assured that my benefits for 2019 will be fully covered, no matter how legislators wrestle on the

House and Senate floors. You should look into it, though access and policies differ from state to state, and will undoubtedly change in the coming years.

Besides mammoth government programs, there are more concentrated approaches to securing your health coverage. You might consider a Health Savings Account (HSA), which you set up as a separate bank account, to be used only for qualified medical expenses. An HSA usually links to a high-deductible health plan, and can give you tax benefits. I used an HSA (see link below for more info) for a year or more, and it was helpful.

## **Options Worth Researching**

If you qualify, you should also check out plans available through the National Association for the Self-Employed, the Freelancer's Union and the National Association of Health Underwriters. There's a nice overview of their options (and others, like the HSA) at [The 10 Best Health Insurance Options for Self-Employed Freelancers](#).

Worth mentioning is that freelancers with a pinch-penny budget often go for only catastrophic insurance, which usually means there's a high deductible that must be met before you can get coverage for most healthcare basics. Significantly, only if you have a major health crisis will you get significant benefits. While that coverage means reduced premiums, it also means reduced general (and specific) care, so truly mull that one over before you choose.

## **Do This, Don't Do That**

But some policy is better than no policy at all, as this [7 Dos and Don'ts for Freelancers Buying Health Insurance](#) makes clear. There's also some good info there on being wary of short-term policies, and on tax implications—meaning, glory be, deductions for you!

Nobody wants to be lectured about their health, but it's worth hearing: some simple habits can greatly help your health, and being a freelancer (particularly if you work at home), your path is much easier than that of a cubicle-bound comrade. Take a half-hour a day to go for a walk or a bike ride—you'll be surprised how you'll begin to look forward to it.

This ain't for everyone, but it sure is for me: I meditate every morning using a [self-guided app](#). I also nap pretty much every afternoon for 20 minutes or so. The results: stress relief,

high, blood pressure, low. I also make healthy breakfasts and lunches (well, most of the time). Working at home has its health advantages.

Navigating the highways in search of health insurance for independent contractors isn't exactly a pleasure trip. But navigate you must, because you need to protect yourself and your business from unforeseen health problems, and good preventive care. But let's hope that your premiums—and your needs for premium care—remain small. Good health to all!

## Chapter 8

### How to Deal With—and Perhaps Avoid—Unexpected Expenses as a Freelancer

As I mentioned above, I have a thing for cool old cars. Over the years, I've had a '68 Mustang, a '71 Volvo P1800, a '63 Mercury Monterey, an '81 Mercedes 380SL, a '58 Volkswagen Bug—the list goes on and on. However, because I don't come from old money (or any money, for that matter), these cars have been my daily drivers, not my Sunday polish. And because I'm much better with a wax job than a valve job, I've had to pay mechanics to keep those babies breathing. Talk about unexpected expenses.

But you see, by owning such cars, I invited the unexpected expenses—after having owned a few dollar-sucking chariots, those costs were no longer unexpected, they were a matter of course. But, even if you don't ask God to pour hot lava on you like I have, you can still be cut off at the knees as a freelancer when disaster angles a sharp corner right into you. And not to be a monger of anxiety-inducing fears, but the disasters are out there, sharpening their teeth.

However, the savvy freelancer has the rubbery bones to rebound from dark fates. We're going to get into some preventive measures that can put up a flexible, unassailable wall between you and economic earthquakes, but let's first talk about what to do if the earthquake has hit and your wall is cracked wide open. Unprepared freelancer: meet unexpected expenses.

#### **Sell Your Stuff, Not Your Soul**

As this [U.S. News and World report](#) suggests, your first turn of mind might be to sell your stuff. I've sold many older electronics goods on eBay, things that have been replaced or set aside. Who knows, you might have some of grandma's antique tableware in the attic that might be worth a fortune. They also suggest you might go to the extremes of selling your car, but damn.

Here's an [interesting take](#) from EveryDollar.com: is it an emergency, or is it just a surprise? They can be dealt with differently. A medical emergency is just that—you must care for

your health or the health of your family, with expense concerns secondary: make sure you do have health insurance, first and foremost.

But what if the “emergency” is equipment or household things that can be fixed later, fixed on a temporary basis, or ignored until the proper time? You do remember the “ignorance is bliss” adage, right?

## **Staying Ahead of Expense Evils**

Instead of talking about reacting, let’s discuss not getting yourself in that wallet-sour pickle in the first place. Tech tools are everywhere—use them to shore up your sagging finances. First, know what dollars are coming in and what are going out. We know that freelancing income is often staggered, but it’s greatly helpful to have a general sense of your income and expenses. [Use a simple spreadsheet and expense tracker](#), and keep your business costs separate from your personal outlays.

And I’d never say don’t have fun, but you don’t have to have the kind of fun that puts you in the cash cellar. A few thoughts:

- Don’t use your credit card blindly. You WILL have to pay for that ski trip to St. Moritz, even if that plastic now seems like travel magic
- Maybe you could eat at home a bit more often, and lay off the Chatauxbriand in the fancy restaurants
- You might be able to get something you need done—say, fix the broken door lock—by bartering your skills with another skilled soul
- It might seem impossible at the moment, but start an emergency fund. The drip, drip, drip method of adding small increments can build up to a full pool
- And you really do need to have a solid understanding about [taxes, home office deductions, business mileage](#) and all that blather if you’re going to last as a freelancer

And don't forget to get creative: maybe there's a spare bedroom that could be easily transformed into an Airbnb temporarily. You might have to do more laundry, but it all comes out in the wash. (I don't think that cliché has much to do with saving money, but it sounded good at the time.)

By the way, the car I'm driving now: a funky Toyota Corolla. The nuclear costs of fixing the suspension on a nice old BMW I recently had were unexpected expenses indeed. But I'll take my own advice above and get back in the race. Surely there's a '59 Caddy waiting for me ...



## Chapter 9

### How to Be More Productive: Eating the Frog and Other Strategies

It might be part of the Silicon Valley “three gallons of coffee and I’ll code till dawn” syndrome, but there’s a kind of mania centered on being busy these days. There’s some sad badge of honor in not having time for lunch, sleep or even bathing because the deadlines are calling, and loudly. But being busy is worlds away from being productive. Knowing how to be more productive might mean you get a bath, lunch and meet deadlines too.

There are [lots of software tools](#) for promoting productivity, but simple is often the best. One of the simplest is, late in your workday, create a succinct list of the three most important things you need to accomplish the next workday. Order them in terms of maximum impact. Remember, these are not the things that cry wolf: “urgent!” often means loud and annoying, rather than essential. Establishing the “Three Things” habit brings a surprising clarity and focus.

#### First Course: Frog

Speaking of false urgency, knowing how to prioritize which tasks are most beneficial to your business is key. How to be more productive: take on the biggest goal first by [Eating the Frog](#). Again, simple (well, simple to say, at least): you work on your most difficult task first. There are clear benefits: you are fresh, so you can attack the chore with vigor, and the psychological lift to accomplishing a dreaded assignment is significant—your mind clears, energy increases and belief in your skills is confirmed.

And consistent frog-eating makes all new frogs go down easier.

For writers working on lengthy projects, take a cue from Papa: [Stop with gas in the tank](#). The Papa in question is Ernest Hemingway, who offered this advice to fiction writers, but it applies to all creative work. Hemingway’s thought was to stop the work when you are going good, so your subconscious will continue to solve the work challenge, and when you resume the next day, your fingers will fly.

## Less Is More

How to be more productive can have a paradoxical side: do less to do more. Besides jiggering up my heartbeat with significant slurpings of good coffee, my mornings invariably start with doing nothing. Well, not exactly nothing: I do a guided, 15- or 20-minute meditation nearly every day, where I attempt to sit back and watch my breath, let my mind roam freely, and then return to the rhythm and focus of the breath.

That easy habit gives me a settled foundation from which to move forward into the day. Oh, another simple one: a good night's sleep is NOT overrated. It's fundamental to accomplishment (and general good health). The [Recharge section of this post](#) makes big sense to me. Busy, busy, busy ain't all that hip.

Let's get personal: the most important thing is establishing habits that work best for you. You might be a night owl, and you don't give a hoot about morning productivity. Experiment with what works best for your schedule and your temperament. And establishing new habits is a bit like gardening: you have to tend to the soil for a bit before anything can grow. Don't overplant: just begin with simple steps, but begin. How to be productive comes in many shapes, but do try one or two on for size.

## Chapter 10

### Tips to Stay Focused: Don't Fritter Away Your Freelancing

Wow, look at that crazy tweet! But I wonder if following the link in that new text might be more interesting. And now someone just Snapchatted me the funniest cat picture I've seen all day! The storm of social media can be amusing, entertaining and occasionally even informative. But in regards your freelancing productivity—no.

Let's look at some tips to stay focused, because without focus, your freelancing work will fail.

Before we get deep into focusing tools, consider how the power of habit can make for a productive solopreneur. [Setting a work routine](#) is an excellent structure for productivity. If you are at your desk at a prescribed hour, and have the day's tasks outlined, you're on a productive path that is continually enhanced and reinforced by the routine. And make sure that [leisure time](#) is part of that pattern: productive minds need refreshment too.

#### Apps to Apply Yourself

If you are a social media maven, moderation—and tools to enforce moderation—are your friends. Tips to stay focused should include [apps like RescueTime and Freedom](#), which you can set to eliminate access to certain distracting sites (Facebook, anyone?) for periods during the day. And if you set them on your laptop, no cheating with your phone! Turn alerts off when you need to turn productivity on.

Besides the start-the-workday outline mentioned above, having a project calendar should be among your tips to stay focused. Whether electronic or on paper, being able to see looming deadlines can keep you on track. And if motivation dwindles, make sure you occasionally [reward yourself](#) with a pat on the back (or maybe something a bit more pleasing).

#### Get Social, But Get Out

If you are a big on tweeting, use a scheduling program like [Buffer](#) or [Hootsuite](#) so you can gang up the tweets or social posts and not have to manage items individually. Speaking of

social, your grab-bag of tips to stay focused should include something like the 80/20 rule, where the smaller percentage of your posts should be promotional. Connect, don't simply sell. (And crazed emotional rants when posting? Uh, not helpful.)

Social engagement on the net can be fun and helpful, but it can also be a time sink and even a mortifying pain. Independent contractors have a lot of freedom in their work, one of the greatest benefits of the freelancing life. But if you don't keep your eyes on the prize, that prize can float away. Try out the various tools and tips to stay focused, and bring that prize home.

## Chapter 11

### Missing Deadlines Can Kill Your Freelancing

Deadlines aren't loosey-goosey suggestions—the word “dead” in there should give you a sense of their granite finality. Of course, even the shining stars of freelance reliability miss a deadline now and then—maybe their head comes unscrewed for a day, they break their hipbone skiing in the Alps, or Beyoncé calls for a lunch date.

But if you are missing deadlines with any kind of regularity, even just occasionally, you'll be missing the clients that assigned them soon after. Clients like you to keep your word, and their business often relies on yours—missing deadlines is a deal-breaker.

#### What To Do If a Deadline Dies

Let's talk about the dark side first: what to do when you do miss a deadline. This [Forbes piece](#) has a good preemptive tip: If you have a sense that the approaching deadline is going to send a landslide over your head, alert your client immediately. Save their heart attack—avoid telling them the day something is due that it won't be done. Buy yourself some time.

And of course, don't make excuses. Excuses are weasel-words that bite the ankle of your business. Take responsibility. This [Creative Live post](#) reaffirms that blaming the client can put a curse on your business, and it also supplies its a “plan ahead” plus: Don't make promises you can't keep. Saying you'll edit their 80,000-word book by tomorrow is only asking for that heavy book to bruise your head (and your business).

Oh, [apologizing and throwing in a freebie](#) aren't bad ideas either. Give the client clear, non-weaselish communication about what went wrong, and express your real regrets. If you were supposed to refinish their cabinets and your tools were stolen, borrow some and refinish their table too, your compliments. Everyone loves free.

#### Make Missing Deadlines Go Missing

But wouldn't life be so much sunnier if you didn't miss deadlines in the first place? A world like that must exist somewhere—and you can encourage that world to move your way. One skill freelancers must master is that of [careful planning](#). Set project milestones in advance

and act like the project manager you should be in knowing deadline dates and priorities; time management is most timely.

And if the Four Horsemen of the Apocalyptic Deadline are trampling the gates, enlist the help of another freelancer friend. You do have freelancer friends, don't you? They make meeting deadlines more friendly.

Taking measured bites out of a project really does make a task easier to swallow. [Big projects broken into short-term milestones](#) don't seem nearly as big. Also, never forget that we're in the age of the software tool—try some of these [task managers](#)—some free—to help manage your tasks. They will nag you in the sweetest of ways.

Obviously, issues will come up—your computer dies, you forget how to spell all verbs, you break your wrist madly shaking your fist while watching political news—that might make missing deadlines unavoidable. But you can lessen their chances, or at least soften the impact, by following some of the advice above. Build credibility and trust with your clients, and you will build your business.

And make sure you have a good alarm clock.



## Chapter 12

### Freelancer Downtime: How to Turn Lost Hours into Productive Ones

You know what's a great freelancer feeling? You've had a productive rush, maybe on a major long-term project, maybe just a deep day working on a lengthy article. But you've either turned the corner on it or wrapped that beauty up with a shiny bow.

You know how to turn that great feeling into foulness? Not saying “next!” and not shifting gears into the next project. Worse yet is when you haven't been steadily progressing on your projects, but are in some nebulous “in between”—a lull period where focus drifts away. These are both examples of the dreaded freelancer downtime.

Whether you're congratulating yourself a bit too much after a big project by going on cruise control, or you are in between assignments and your focus on the future is getting fuzzier and fuzzier, letting yourself succumb to the full lethargy of freelancer downtime is a self-reinforcing peril. If you have no ongoing projects to check progress against, it's easy to fall into Facebook and Twitter and CNN numbness, where you're always refreshing feeds that give you no mental nutrients. Downtime itself has a momentum, so your movement into the Land of Languor can feel like it's the new normal.

#### **Downtime Isn't Death**

Fear not! Not having a deadline doesn't mean you're dead. There are many things you can be doing to enhance your business, your skills and even your bank account when you're not hot on a project. Let's look at some significant ones now.

This [roundup of downtime solutions](#) from Freelancer has a number of useful tips. Some of the ones that intersect are around building new skills, like checking industry trends, knowing your specific audience better, and expanding your knowledge about client needs so you can better serve them. Also in there are some hints about listening to podcasts to deepen your knowledge. Learning is stimulating—even knowledge that's outside of your work purview can provoke new possibilities.

Consider also a “spring cleaning” for your business. In that new spare time, assess and organize your systems for things like invoicing, tax prep, marketing and prospecting and make sure they give you the most for your efforts. Google for software productivity tools that could streamline stale business routines. Speaking of productivity, you might have an aging to-do list that has entries dating back before you were drinking age. You have the time: cross out those niggling ones you never meant to do in the first place, and focus on the ones that actually contribute to your work. Do them.

## **Work Your Network**

And no freelancer is an island. Now that your keyboard’s gone cold, heat it up by hitting the network you’ve been neglecting. Reach out to old clients, IM your freelancer friends, go out and have coffee—in—gasp!—real life with a business mentor. [This Shutterstock post](#) underscores the value of networking and also has a solid tip on never stopping working: even if you don’t have a current assignment, put in the effort to find one. Or ten. Many times, work begets work.

Oh, this might also be a good time to assess how you approach and fulfill simultaneous projects. Experienced freelancers should know approximately how long a big project will take, so that they can weave in other smaller assignments and take on new ones while the active ones are cooking. Being able to project at least a few weeks ahead in your deadlines is a great skill—you can plan out to eliminate dead periods and prevent the sluggish torpor of freelancer downtime.

One way to make a difference when things slow is to freshen up business aspects that might have gone stale. Does your website look like a 1990s carnival, with flashing Flash and some boombox hip-hop blaring out that users can’t turn off? Chill that noise. How about your portfolio? Are you still displaying your sketches of kittens from eighth grade in your graphics arts gallery? Much as I love kittens, they must be sent outside to play. Polish your LinkedIn presence so it’s everything you want it to be.

## **Business Breaks Can Be a Business Boost**

And you could always give yourself a break. No, not so you get more in-your-face Facebook. If your business can handle it, there is remarkable refreshment in truly getting away from it all, pinging phone included. If you do see a real gap in your projects (and know you can

return from your break with solid determination to create anew), take some [actual time off](#). Perhaps you could learn something entirely new, like a language, to open your boundaries. (By the way, six weeks in Paris might be over the top for someone whose work hours have taken a hit. Try the local new croissant place instead.)

There's also some good counsel in that post about giving your business some top-to-bottom scrutiny: are you doing the work you want to do?

And please think about giving something back to your community with that free time. Volunteer for a cause that resonates, and the biggest winner might be you. I worked with a community literacy organization one-on-one for more than a year with a native Spanish speaker who was interested in writing stories, poems and plays, in English. We had a great time—even when there were some bumps in understanding—dissecting what makes a story and how to entice a reading audience. I easily took away as much from him as he did from me, and he had me thinking of aspects of writing I'd never considered.

Freelancer downtime doesn't have to be wasted time. There's probably plenty you can do between projects, and a lot of it can spur on your business.

And notice that I never even mentioned doing the laundry. Maybe you can get to that too.

## Chapter 13

### Freelancing Generalists vs Freelancing Specialists: Smackdown!

I've always enjoyed the wide variety of writing/editing I do, but sometimes I fear there's a haphazard, slapdash aspect to the servings in my copywriter's restaurant: can you trust a place to make great Chinese if they are advertising pizza too? And though I do OK with the incoming dough, it's not like I can buy a wheelbarrow of Google stock. Is there a fair fight between freelance generalists vs specialists?

Can it be that my "one-size-writes-all" writing biz is too many things: flowers, trees, sky above, dirt below and atomic particles in between? You see, I write web copy, press releases, marketing collateral, ads, case studies, direct mail, and occasionally tech content too. Toss in fiction and essays to this goulash. And I edit all of the aforementioned, and more. In fact, a while back I finished editing a small book on how to play any chord on the banjo. Though twangy, it was quite technical.

Let's look further at the pigeonholing that can take place when writers are sorting out how to best make a living. Copywriters that have a clearly defined niche—"I write sales letters for mid-tier businesses selling nuclear-powered rabbits"—are both constrained by their choices and freed by them. They are constrained in that they may have always dreamed of writing sales letters for nuclear-powered goat companies, but instead they are known as the rabbit guy, and thus they don't want to dilute their focused offering, and potentially blur the boundaries of their defined space.

#### **The Casual Garden of Generalists**

However, they are freed from casting their "I-need-new-work" lines in the thistle-tangled fields of businesses small, medium and large, who might peddle soap made from recycled comic books, or tongue scrapers for denture wearers. Generalist copywriters tend to a casual work garden of mingled stalks, colors and scents, while the specialist might have a sturdy monocrop of clients and deadline dates. Generalists vs specialists: never to agree?

I've thought about trying to restrain my 360-degree rotating Exorcist head of writing endeavors, but it's just not my nature. While I can admire the ferocity of focus some copywriters employ, I can't join their ranks—I don't think I could breathe. And, genial bigot

that I am, I have to sing the praises of the generalist's keys, because polymath writing pursuits are inherently interesting for their variety.

## **Building Expertise, by the Paragraph and by the Project**

Now, I have varying degrees of expertise in the areas I listed above, but having written and edited nonfiction books, having written question-and-response dialog for software products, having written three novels and a book of short stories, having written and won awards for many travel pieces, having written many brochures, ads, blog posts—heck, having written lots of grocery lists, I'm confident I can deliver what each organization needs, granting the many iterations of review and rewrite that some projects necessitate. For many writers like me, once you write website copy for a company, they may call you later to write headlines for an ad.

You might not have written headlines for ads before, but the good generalist will always pipe up with a merry "Yes!" when asked about their ability to write a heady headline. Many fundamental writing skills translate across boundaries—cross-writing is often more comfortable than cross-dressing. (High-heeled pumps just don't work well with my size 13s.) So, if you are breaking in to the copywriter's fold, and you're thinking that you could write sales letters not only for the nuked goats and rabbits, but perhaps for radium-isotope gerbils too—go for it. Next thing you know, you're a reptiles-with-battery packs specialist too.

## **To Niche or Not**

However, you'll find a lot of declarations online from successful creatives that having a niche is key. Every time I read one—because the arguments are sound—I try to reassess my position. My trouble is that as mentioned, I truly love the variety of writing a writer can do, and dabble in so many of its forms. And, well, there are bills to pay, so I don't make the time to really hone a focus and tune my marketing that way. On the generalists vs specialists clash, Google seems to favor the specialists.

Many people who argue for a niche list among their arguments that the greenbacks are greener for the specialist. John Soares, the owner of Productive Writers, is a niche advocate. [As his post explains](#), specialists become known as experts, do projects faster and with less research, and pocket more cash. Not bad arguments.



[Forbes spent some words](#) trying to convince me that expertise in one area means you can dig deeper than a generalist, and that your unique selling point becomes more precise, plus that your marketing can be tailored to that specialty. [And this piece](#) also has some persuasion about more nickels coming your way with a niche.

But what about love? One of the reasons my sweetheart angled to meet me, those many years ago, was because she wanted to meet someone who wrote the back-side descriptions for the photographs on pretty notecards. Guilty. But for that successful photographer I was writing product descriptions, letters to photographic editors and cataloguing images as well. Kept me more intrigued than postcard poetry alone.

### **Peeling Twain's Onion**

Yes, I do think there is some danger in the dilution of dilettantism. But my hero, Mark Twain, wrote plays (badly), essays, poems, short stories, novels, advocacy pieces, travel articles, satire, straight journalism, handbills, speeches, jokes—and if you dip your toes into a wide reading pond, you'll be convinced that he must have sat down and decided to write an entire book of quotations.

Some fiction-only writers wrinkle their noses at the taint of the commercial writer, their thought stained by a salesperson's strain to wiggle widgets at uninterested passersby. Some pedal-floored copywriters breezily dismiss the fevered character/plot/conflict workings of the fiction writer as the strivings of gossamer dreams, without chance for publication or pennies to follow.

Both commercial and creative writing can pull from deep sources, draw on emotional layers, and provoke rich thought. And dubbing one "creative" and one not isn't really accurate. Both can be creative. Or not.

We all move through our days, trying to figure out what to do if we have a surgeon's hands and a troubadour's heart. (I have neither, but I do have those impressively large feet.)

Here's to writing for the heart and the wallet, and to fullness of both.

## Chapter 14

### Advertising on a Budget: How Freelancers Can Successfully Sell Their Services

Whether you call yourself a freelancer, independent contractor or solopreneur, you've got something you want to sell. Might be landscaping services, bracelets and rings, or coaching for running half-marathons. Regardless, if the world doesn't know what goods you've got, those goods won't get out there. But considering the financial constraints most freelancers face, it's likely the most promotion you can do is advertising on a budget.

The advertising landscape has buckled in recent years: just ask major newspapers, who once relied on print-based classifieds—going, going, almost gone—for most of their revenue. And few freelancers can afford high-ticket promos like TV spots or billboards, so a good deal of our advertising on a budget advice will concern itself with online promotion. Starting with some basics, this [Kissmetrics piece](#) has some brief overviews on some types of online ads and some places where they might be most effective.

But let's tackle a big gorilla first: you might have heard of that Facebook place, with its meager 2+ billion users. Surely among those teeming hoards, there must be some customers who are pining to have their yards landscaped, their necks braceleted and their marathons half-run. If you've fiddled with Facebook, you know that you can see sponsored ads in your feed, as well as ads in the sidebar. One of the best things about buying Facebook ads is that they can be targeted to things like an ad viewer's location and interests.

But even if targeting leaves you less blind in pitching your stuff, your ad work won't perform well without some kind of [relationship with your potential buyers](#), as this post explains. There's good info detailing audience targeting and how to set up the clicked ad going to specific goods or services spots on your website. Facebook ads let you set a daily budget—start small!—design your promotion with text and images, and track results.

#### **Coder or Contractor?**

Obviously there's a big difference between a freelancer that offers web coding and one that offers landscaping. The coder could be totally location-independent, doing all their work virtually, where the landscaper is normally held to some local geography. Here's a nice piece



that explains the ins and outs of [Facebook advertising for a construction company](#) that includes business page setup, customer outreach, and specifics on costs per click versus costs per impressions.

Now that you've tackled one gorilla, turn around and face another: Google isn't a slouch in the online advertising game, and another big contender for competitive advertising on a budget. Even if you've tried to ignore them, Google ads are in your face when you do a search—and they can prove effective for sending potential buyers to your landing page or site, while giving you good control over your advertising spend.

Knowing your customer and how they think is a tremendous advantage in choosing the terms that when searched would bring up your ad. Check out this informative piece on the [best tactics in choosing the keywords that apply to your business](#). There's also good info there on localizing your ad targets for contractors that need to speak (and sell) to their neighbors.

As explained in the post, you don't need to run your ads 24/7—turn them on to ramp up slow business, for special promotions or for a specific goal. Here's a detailed look at how a graphic designer uses Google AdWords for his goal of [building his email list](#).

## **Linking Up Your Buyers Through LinkedIn**

And though it doesn't have as long of arms as Facebook or Google, LinkedIn does have some stretch. If you don't have a business presence on LinkedIn, you should consider it, because besides being free, a good deal of business is begun, negotiated and completed through connections on the site. If you do have a business presence there, you might consider amping up your business with LinkedIn ads.

Many of the usual suspects here: you need to write good ad copy, use relevant images and target your customers. Like Facebook, you can set up your costs by the click or number of impressions, and there's a campaign manager to track results. This article explains [the types of LinkedIn ads](#) and how they are best set up, and also cautions that LinkedIn ads can run a bit higher than other platforms—use its analytics to keep your advertising on a budget properly budgeted.

## **Free Advertising! (Well, Sort Of)**

Though it can be a resource drain in terms of time spent managing social media, there are lots of ways you might build a customer base without buying ads. Blog about your topic on your site and tweet the links. (Obviously, no crass commercial pitches, but posts that solve customer problems.) Make sure your free LinkedIn business page has a solid summary about what you do, using good SEO.

As long as you reflect on the results you want, start slow and keep a sharp eye on the stats, advertising on a budget might make that budget bigger and bigger. Get after it!

## Chapter 15

### Working Without a (the) Net—It Can Be Done

There are three things you need to sustain your life: water, food and the internet. That's clearly an exaggeration, but if you are a freelancer, one with a home-based business, there's a strong chance the internet is critical to your work. Some service- and physical product-based businesses are wholly dependent: no net, no business. So, figuring out ways of working during an internet outage are ways to keep the lights on (even when the power's out).

You may have heard rumors that California has had a little drought. Well, worry no more. There's been an onslaught of massive storms this winter and lots of damage. My girlfriend and I, both writers out of our home, were lucky to avoid serious damage. But recently, over a stretch of two weeks, the internet was down for three, non-consecutive days, and the power was fully out for 20 hours. Ugh.

Once you've discovered that your ISP doesn't have a clue when net access will be restored, you have to marshal your resources, determine priorities and consider options. Do eat food and water too, so you will be at least two-thirds alive. Working during an internet outage will take all of your wits, so keep them nourished.

Know this: even without a hot internet line, [you can still get plenty done.](#)

#### Work Offline

If your home business has to rely on direct internet sales or is burdened with serving up online courses from your home computer, you might have to take emergency measures. If not, you might have a little leeway to attend to your neglected projects. Perhaps you've been avoiding making some marketing calls, or aren't up to date on your invoicing or check balancing. A dead internet might make for some live backlog clearing. Maybe you can finally check inventory, clear out old files, map out a strategy for growing your business.

For writers, there might be a longer document you can finally attend to without a chorus of tweets, emails and newsfeeds to distract you. You could write five blog posts in advance so

you don't have to scurry to make deadlines. You could write and reply to many emails that you can send when you next go online. You might be shocked at how productive you can be working during an internet outage.

## **Poaching a Line**

But maybe you need to be online NOW. There are options. Most Starbucks give you free internet access, and they are happy to sell you enough caffeine to make your eyeballs bulge. Many other businesses have [available free wi-fi](#)—my girlfriend Alice even went to our mechanic's shop for a few hours during one of our outages. They are friendly folks, and she was able to curl into a corner in their waiting room with a tablet and her smartphone, though the flurry of activity (and background shop noise) made it difficult to fully concentrate.

If it's quiet you need, the public library could be a good spot for you, your laptop—of course, you have to have a laptop—and some firm goals to get done in that restricted time. Be sure to bring any other necessary items or papers from home. I did a couple of stints in the library during our various outages, and I was able to get some substantive writing done, and get emails mailed. Even though I found myself longing for my ergonomic chair at home, access and quiet made me realize all over again the value of public libraries.

Don't forget your friends either. Many homes have wi-fi as a matter of course these days, whether a business is part of the home or not. Alice divided some of her work at a friend's house, which helped. However, they didn't have a dedicated room for her to work in, and they have kids running about, so it wasn't ideal. She also needs to speak to her clients fairly regularly on the phone, so that's a challenge in a place without privacy.

## **You're Getting Warmer**

One of the solutions for working during an internet outage completely eluded me for the first day: creating a mobile hot-spot with your smartphone. Alice and I both have iPhones, so we were soon up and running. It's a simple matter to set up many smartphones as [personal hot-spots](#). You then see the phone as an available network on your computer and bingo, the internet and its fascinating world is yours again.

Your connectivity mileage can vary however. We don't have the greatest connection with our carrier at our house, so we both were cut off now and then. And you can also rack up some serious data charges if you need to watch a lot of video in your work, so check your data plan. But it really is a great solution that works, even if there are drawbacks.

### **Power to the People (and Their Devices)**

But if your power is completely out, your smartphones (and your laptop battery) are going to wither pretty quickly—your phone in particular can drain more rapidly depending on the demands you make on it as a hot-spot.

The solution for powerlessness is storage: there are many choices for [USB-based portable battery packs](#) that are compact and powerful. I used one on the power-out day for my phone, and even though it was only half-charged itself, it brought my phone back up to a full charge while I was using the phone for a hot-spot.

Of course, you have to keep those batteries charged as well, so you might make a note in your electronic (or paper) calendar to recharge those portables regularly. And that same note can command you to keep all of your essential devices—flashlights, lanterns, UPS backups—fully charged and ready. You never know when the drought will decide it's bored, and will do an endless rain dance on your roof. Working during an internet outage can be challenging, but with reasonable planning, it won't shut you down entirely.

## Chapter 16

### The Freelance Bartering Economy: Trading Talents and Saving Bacon

Do you remember when you went through your Halloween candy as a kid, setting aside things like nougat treats (ugh, nougat), thinking you could trade those to your friend for those tiny, delicious Mounds bars? The freelance bartering economy is a slightly more sophisticated version of that—though we'd never suggest your talents tasted of nougat.

[Starting your contracting career](#) is tough enough: getting your name out there, working with new clients, dealing with deadlines, billing and follow-up. And money. If you're new to the freelancing game, you might not have a wall of gold bricks to lean on while you wait for the money to pour in. That's where the freelance bartering economy comes in: your skills that define you as a contractor don't have to be a simple "pay for play" transfer.

You can [trade your talents](#) for those of another vendor who has a skill you lack. If they have a taste for nougat, they're happy to give up their Mounds bars. Let's take a direct example: mine. I'm capable of making small updates to my Wordpress-based website, but when it comes to making complex changes, I flail. However, I have a pal who talks fluent Wordpress, and he's also a fiction writer. Since I edit fiction, we've now done several talent trades that have made for a smoother site and fancier fiction, all without dirty money trading hands.

#### **Gimme 50 Headlines for a Good Customer Journey**

Tradespeople understand the freelance bartering economy. If you're a landscaper with a busted washing machine, you probably wouldn't think twice about offering a couple of hundred bucks worth of tree trimming if your repairperson would trim that much dough off the washer work. This one might seem esoteric, but my girlfriend, also a marketing writer, recently traded a session of headline/business email writing for instruction on how to do a customer-journey map and lead-nurture campaign (yeah, that's how marketing types talk) from a senior manager at another marketing firm.

Speaking of my girlfriend, we recently returned from a month in Hawaii, without paying a dime for lodging. We traded house-sitting an absent homeowner's dog for the chance to

stay for free on Oahu and a bit on the Big Island. Not precisely a skills trade (and the dog was neurotic), but hey, it was Hawaii.

Your “trade” might also be based on delayed returns: I’ve [guest posted](#) on a few well-known writing sites, where I’ve had a small bio that links to my how-to writing book or to my freelance portfolio. I’ve had direct evidence later of selling books or getting freelance gigs from those postings; do your research on the site’s reach for your audience, so you aren’t just whistling words in the wind. Are there online venues for your profession where you can offer advice or how-to techniques on something that could prompt a potential customer to call?

### **Talents Are Tradeable**

I don’t think you should play up in your promotions or your website copy that you’re willing to trade your work for someone else’s—those marketing efforts should probably be directed toward building that wall of gold bricks. But if you have friends or business acquaintances that have talents that you could use, and your talents might fill a gap in their own, go for it.

Keep in mind that all parties should know this is an equal exchange: valuable goods for valuable goods. These should never be charity transactions, but equitable deals where value is exchanged.

The freelance bartering economy lives on because it works. And you might be able to get rid of all that nougat you’ve been storing.



## Chapter 17

### Grow Freelance Skills, Grow!

Sit yourself in this chair: you've been freelancing for a while, and you've done OK. But your client base hasn't changed much, your income is stagnant, and you're not feeling that bright click in your head that comes with creative work, well done. No matter if you write code or shape cabinets, most freelancers will face the day when their work feels dull and their prospects seem second-rate. The remedy for freelancing soul sickness? Grow. Growing freelance skills will vault you to a new perspective on your work. And life.

But first you might need to know where you stand with your peers on these issues. If you're the kind of solopreneur who specializes in one-and-done projects, you might not do a lot of collaborating with peers, or freelancers in general. But the giant gravy train known as the internet will let you hop on board to listen in to what other freelancers do about working with clients, billing, scheduling priorities and yes, growing freelance skills. Check out the [freelancing message boards](#) at Reddit and see how freelancers of every flavor do what they do.

However, reading message boards (and even contributing to them), no matter how resource-rich they are, might feel too piecemeal, scattered, or just push too much screen time on your bloodshot-eyed mug. What about gladhanding (and trading freelancing tips) in person? That's where the value of a [local Meetup](#) comes in.

There are meetups for most professions under the sun, and if you live in a city of modest size, there's some likelihood that freelancers of your ilk congregate. If not, one of Meetup's best features is that you can start a meetup of your own. Trading war stories in person with other solopreneurs is a great way to learn how to up your game. [Mastermind groups](#)—both in person and virtual—are similar to meetups in some ways, though they can be more intense, with assignments and deadlines, depending on the group.

### **Sift Your Thoughts First (and Then Sift Someone Else's)**

Maybe you don't want to jump into peer-to-peer conversations yet. For you, the first step in growing freelance skills might be a self-assessment of where you are in your freelancing: setting aside time to [think about your next moves](#) and how to grow your skill set.

Once you've mapped out your direction, there are plenty of websites that offer a deep range of skills improvements. And some of those, like YouTube, offer many learning videos for free. Many of [these courses](#) have step-by-step video instructions on skills improvements, often with assignments or downloadable resources.

Here's a deep guide to choosing an online learning site. and here's one on [25 free sites](#) for online education.

### **Going to Market (with Your Cart Already Full)**

Most freelancers already know they have to market their services if the calls are going to come in. If you're in line to expand your skills, expanding your skills in marketing is insurance that your new resume has the fuel to circulate in high places. (And for a scribbler like me, it's nice to know that [Forbes put writing and content marketing](#) in the top three.)

Of course, you might be the kind of entrepreneur, like bank robber Willie Sutton, who when asked why he robbed banks said, "Because that's where the money is." Knowing which skills are in demand is a strong motivate to hone your own. Here's a list of 2019's [top 15 most in-demand skills](#).

But step away from ringing cash registers for a moment. There's a persuasive case to be made that learning new things in general, even if they might be wildly distance from your vocation, is a beneficial thing for your sense of self and perhaps for your peace of mind. Investigating side interests or leisure pursuits not directly related to work can positively affect your freelancing: stepping back can give you a deeper perspective on your work, which can renew your sense of what made you love the work in the first place.

The novelty of doing something entirely new—bootlegging whiskey at home, perhaps?—can often jolt your thinking: you might even come up with a method to apply your work skills in a new way because your brain is making new connections. And more than a few studies have said that learning new skills keeps the mind—[particularly an aging one—sharp](#).

When you haven't yet begun your project of growing freelance skills, it might seem like some burdensome project, like taking apart your transmission with a toothbrush. But once you begin, you're likely to find that learning is stimulating—and it can definitely be stimulating for your business success.

## Chapter 18

### Freelance Travel Writing Isn't Just for Travel Writers

Freelance travel writing sounds like a narrow niche—and when you filter it further, to those people making a living travel writing, that's select company indeed. But there are a lot of part-timers and generalists in the travel-writing world, and that slice can be a fascinating way to see spectacular and unusual people and places, and bring back some dollars in the doing, while your main gig waits for you at home.

But before I address some specific avenues for getting out into (and writing about) this ever-enthralling and wide world of ours, consider that traveling is mind-opening in healthy ways for freelancers of every kind, writers or not. Whether you are a carpenter of wood or of words, travel to interesting places can stretch your imagination, which can stretch your freelancing skills.

Learning how to deal with people of different cultures, testing the limits of your flexibility—say for matters like trying new foods, reacting to a different sense of urgency and time, adjusting to challenging weather—these things that arise when traveling can give you a sense of resource and confidence that you can bring back to your business, and can perhaps help when the unexpected occurs. Traveling can refresh your thinking, take you away from old habits—and upon your return you may bring new habits or skills to bear on your business.

#### **Your Office Can Be the Entire World**

Also, don't forget that in the internet age, you don't have to specialize in freelance travel writing to make a living on the road. I'm a business copywriter as well as a travel writer, and my girlfriend is a marketing writer, and we both work out of our home. Thus, if the internet connection is good, we can work out of anyone's home. So, over the past few years, we've stayed in homes in Panama, the Bahamas, Mexico, the Caribbean, Ecuador and Hawaii (twice), essentially keeping to our regular working schedules, but delighting in the wonders of other countries, while not paying for lodging.

House-sitters do have to take care of a homeowner's pets, or garden or other items, but that's a small consideration when we've spent one- and two-month stints in all these places,

and delighted in their pleasures. The service we've used the most to secure housing is [MindMyHouse](#), where you can check out listings for housesits all over the world. And of course it's a double benefit for me, since I have many opportunities to do my freelance travel writing about the places we've stayed. You do have to pay for flights and food, but paying for two month's lodging in Hawaii would be deadly without the housesitting.

## **Train Your Eye to See the Story**

Sometimes travel writing falls into your lap, and if you go to a particularly unusual place, you don't have to be an experienced writer to cash in on opportunities. I had already published many travel pieces when I went to a tiny island in Micronesia for a year to teach English, but because it was such an exotic locale, I could have sold articles about it regardless of prior publication. If you can write coherently (that doesn't mean gushing about sunsets), tell a story and better still, take good photos, you've got a great shot at getting something in a paying venue online or in print.

Very few people visited the island I lived on, and it was a vivid, almost hallucinatory place, so my photos were intriguing just for their scarcity. Many current smartphones have great photo capabilities, so there's no good excuse for not looking for freelance travel writing (and shooting) opportunities wherever you go. I still write about the Micronesian experience, and that was 15 years ago.

## **Traveling on Their Dime**

If you do get in some decent publications, you might be approached by a PR firm or a venue's marketing arm to go on a press trip to write about the attractions of a place or area. Or enter a travel-writing contest. I did well in a couple of writing contests for the popular [Dave's Travel Corner](#) site, and he then connected me with people wanting press for their properties. So far I've gone on press trips through Dave's contacts to the Florida Keys, Las Vegas (twice), Maryland and Myanmar, with all expenses paid and me only having to write a couple of articles about each adventure.

Don't restrict yourself to just travel magazines when you target your story pitches. All kinds of food and general interest magazines run travel features (though it's sometimes easier to break in with "front-of-book" 250- to 500-word articles to get in an editor's sight). Here's a [good list of magazines](#) that accept travel pitches, with what they pay for the pieces. And if

you're looking for overseas work, whether there's freelance travel writing in it or not, check out [Transitions Abroad](#).

Breaking in to a mainstream travel magazine isn't easy, but trying some of the lesser-tier ones will give you some experience in what they want, and with experience, you'll become better at crafting your story queries, and moving up. Once you get in the freelance travel writing mindset, you'll see that the fruit vendor in Guatemala City who does incredible magic tricks is also a good subject for an article.

One of the best things about freelance travel writing is that you are traveling—see the world, write about the world. And you might forever carry those worlds with you.

## Chapter 19

### Making Time for Your Spouse Makes Can Make Your Work Time Terrific

As a freelancer, making time for your spouse seems as easy as picking up milk at the market, doesn't it? After all, as a freelancer, you're probably at home, congratulating yourself for saving all that time from murderous commute hours, mind-numbing meetings and boring office blather. You can make nice with your sweetie as often as affection calls, can't you?

But a freelancer's "free" time can seem to slice in several directions. Let's look at an example:

There's me, scrambling around to find a flashlight and then the pen and pad to write down the great sentence that just came into my head, perfect for an article I'm writing.

There's my sweetheart, mumbling, with increasing alarm, "Mmfff. Wha? What happened? Is something wrong?"

What's she so grumpy about?

Oh, could it be that it's 3:27am, thought by many respectable humans to be a fine time for sleep, rather than the writing of unintelligible sentences by flashlight? Could that be it?

Even if you're a person of studious habit and crisp organization, the freelancing life can have many kinks and warpings of what might laughingly be called the work/life balance. The balance is more like a moving Slinky (you remember those, don't you?), where there's only a moment in its momentum where it's stable, before it plunges jitteringly onward again. Making time for your spouse might seem more burden than pleasure.

#### Let's Talk Screen Time and Squeeze Time

It may seem the definition of perversity to think that the square screen of your computer might be more alluring than the warm arms of your darling, but these are trying times. When you work at home, your computer—or your smartphone, or your tablet—is always



there, crying out at you about another late project, an opportunity, a tweet about our government going up in flames.

The relentless pace of “progress”—and possibly the standard freelancer’s paranoia about where the next contract is coming from—might mean you give more stares of longing to the screen than to your beloved. And anxiety about deadlines and work pressures might mean that you not only scream at your screen, you let go some snippy retorts to your partner too, when he or she calls wondering why they haven’t heard from you in three days.

This [Huffington Post piece](#) has some suggestions: it might seem mechanical, but set specific times for connecting with your other half. Make it clear that there’s more electricity between you and your love than between you and that electron-pushing data box. Oh yeah, the Huffy advice about having a separate workspace helps too. I work out in my 1966 Airstream office, a silver cylinder (and shiny respite) in the yard.

### **Mutual Meditation and Cheap Paper Towels**

One practice that helps me and my girlfriend align our breathing is—to align our breathing. We often meditate together, not long after coffee in bed in the early hours, and since she also works at home, that sets a connection for the day that is further sealed by having breakfast and lunch together. And no, I’d never stare at my iPhone at the dining table. I stare at a magazine instead.

We have another meeting of the minds at mid-day: We go for a walk in the neighborhood or on the sweet trails of the area sloughs. Sure, maybe we talk some work, but we also just talk about lots of important stuff, like whether we’re low on paper towels. Talking is bonding, as this [PolicyGenius post](#) makes clear.

And that’s great advice in that post as well to root for each other: understand the pressures of each other’s work, and champion each other’s successes and opportunities. And pay attention to those tips on going lean as well—as mentioned before, Alice and I have managed to house-sit overseas for a month or more at a time for many years running, and a lot of that is due to not being spendthrifts. We only buy the medium-priced paper towels.

### **Don’t Leave the Lingerie for Last**

We are both lucky in that we both work virtually, so there's no commute burnout or commute expenses and stresses. When I was the only one working from home, Alice would return from a long commute and I might want to go out, but she would be the emptied-out office husk. Now we can be more spontaneous: together we can agree to stay home. Baby, it's cold outside, so date night starts in your own kitchen.

And here's some [fine advice from Fast Company](#) on knowing the tickings of your creative clock—know the times when you are most productive in your work, and block out those hours to deliver. The other hours? Perhaps that's when you break out the lingerie.

The Fast Company piece was slanted toward freelancers with families. There's nobody around here that needs diapering, though my cat might look pretty good in a onesie. However, your own family or friends might pull you away from your sugar smack frequently enough to permanently slant his or her brow. Or maybe you spend a few too many hours every night playing Fortnite and not enough playing house. You probably should share the spilled blood watching *Game of Thrones* together instead, because that might spare the shedding of your own.

Do your best to not develop the kind of work habits that compel you to give your lover a shrug and a pat on the head as you pass him or her in the hall on your way back to your laptop. Pay attention to your spouse, pay tribute to their talents and charms, and pay for dinner occasionally too. You don't want to be the person that dies while putting one last formula into a spreadsheet while the love of your life pines for your phone call.

Spreadsheets can wait, but love knows no answer but love. Served hot.

## Chapter 20

### Veteran Freelancers Share Their Secrets

Veteran freelancers who have been in the game for a long time have different perspectives on the demands, skills and glories of plying their trades. Newbies might not see snares in proposed contracts, might not see setting up a multi-part campaign might offer clients ten times the benefits as one-off assignments—heck, newbies might not even know the best ways to sign off in an email.

Here we interview two veteran freelancers who well know the pitfalls, procedures and pleasures of their crafts. Meet Rick Flowerday, an executive advisory in management consulting, and Becky Blanton, a ghostwriter. Newbies, take notice.

*Q: First, the basics: tell me how long you've been doing this kind of work, who your clients are and your specialties.*

**Rick:** I began freelancing in 2001. Since then I have moved in and out of positions as Partner in several management consulting firms sometimes overlapping with freelancing, as well as working as a sub-contractor to other management consulting firms. In the management consulting industry, you are a free agent once you attain a certain level of expertise. My clients are generally large financial institutions, especially retail banks and insurance companies. I have also served clients in telco, pharma, software, government, food and beverage.

I work on the cost side of the balance sheet, looking for ways to save money through operational improvement, mostly processes that have to do with how companies and buy and manage assets. Mostly stripping fat out of the supply chain.

**Becky:** I've been a journalist for 23 years, a freelance writer for more than 30 years. I've focused mostly on ghostwriting the last 8 years. I've ghosted about 40 books in that time—for Fortune 500 companies, for NFL players and former players, for celebrities, talk show hosts, a member of the UK's House of Lords, TED speakers, architects, financial analysts, columnists, motivational speakers, hypnotherapists and soccer moms wanting memoirs for their kids.

I've also ghosted hundreds of blogs for columnists. I've written for all kinds of people about all kinds of things: from how to operate a bidet, to the potential discovery of the Ark of the Covenant.

*Q: How do you find your clients or how do they find you?*

**Rick:** Through my network, almost always referral. I have never marketed at all. When I want to sell business I take people to lunch—lots of lunches. This either leads to business directly or to referrals.

**Becky:** In the beginning I found clients on eLance, now known as Upwork. Once the books I wrote for those clients began to do well, those clients referred me to their friends who read and liked their book and wanted their own ghostwritten. I now have a couple of large publishers who hire me to write for their clients. I'd say 30% of my work now is word-of-mouth referral, 50% is from publishing houses or other ghostwriters, and the rest from LinkedIn.

*Q: What kind of challenges do you face with clients; what kind of strategies do you use to deal with those challenges?*

**Rick:** The biggest issue is that as a change maker I have to deal with people's fear of change and of personal economic insecurity. My work is almost exclusively project-based and deliverable-driven. The biggest problem is that I am far faster and more driven to adhere to project timelines, since I don't get paid until work actually gets done.

Since mine is a service industry that is very relationship-driven, managing this requires a deft touch. Usually I create a page in an update doc which shows slippage from schedule with sources and causes, and then only show this to my day-to-day client.

**Becky:** The number-one challenge I see with every client, no matter how rich, successful, or accomplished they are is overcoming their fear of publishing their first book. They all worry about what people will think of the book—this fear that makes them procrastinate.

I deal with it several ways: I give them an "expiration date." It's a deadline, but "expiration date" sounds more ominous for some reason. I break the tasks down into smaller steps. I also charge more when they miss a deadline, or we go to a retainer fee that is non-

refundable. Other challenges I see are clients that don't understand what it means to write a book. I have to educate clients about the writing and publishing process.

*Q: How has your work changed over time, and how do you stay on top of industry changes (whether software tools, through peer (or even mentor) consulting, coaching, conferences, etc.)*

**Rick:** Much more freedom about work style and less need for face time. I now only see my clients once every 2-4 weeks. Projects are now smaller in scope and KPMs are better defined. This has increased selling expense as a percentage of revenue. Staying up-to-date is a challenge. I read a shit ton and think a lot about how to transfer techniques to seemingly novel problems.

**Becky:** I've systematized it and streamlined it. The three things every ghostwriter should have: Other writing friends you can consult with, bitch to, and laugh with: You will need some place to go for advice, support, encouragement and help. A system: I don't care what system it is, but you need to have a system for creating the book, and more importantly a system for creating the way you market, invoice and collect payments. A business plan: I don't mean the traditional "business plan," but a business plan for how you want to run your writing business, how you want to get clients and keep them (more than 50% of my clients are repeat clients), how you want to make money, and what you ultimately want to do with your life.

*Q: What are the biggest challenges of being a freelancer overall?*

**Rick:**

- Isolation—it has upsides and downsides. There is really no substitute for face-to-face idea exchanges with smart colleagues. I miss that.
- Constantly selling.
- Business drought and monsoon. Having some staff both helps and creates agita with that cycle.
- Never being able to fully detach from clients while vacationing.

**Becky:** Time and attention management — No one will guard or manage your time or attention better than you. Boundaries — setting and enforcing. Clients, vendors, editors and publishers will wring every minute, every hour, every weekend, and holiday out of you. Financial planning—Most writers are like, “How much should I charge?” and don’t ever do a [break-even analysis](#) to see what they NEED to charge.

*Q: Being such smarty-pants now, what would you have done differently in your early stages?*

**Rick:** Focus on taking only projects that lead to original IP that is scalable via processes and systems. Developing several of these would have led to the (possible) sale of one or more along the way and made real money.

Becky: I’d have gotten organized, written down my goals for myself and systematized my system. I’d have paid MORE attention to the business aspect, like invoicing, budgeting my time, money and clients, and learning how to run my business. I needed to learn to say “No,” to clients, to unreasonable (and free) demands on my time and resources.

Time and focus (and veteran freelancers) lend perspective to all things.

You can contact Rick at [rick\\_flowerday@yahoo.com](mailto:rick_flowerday@yahoo.com) and Becky at [becky.blanton@gmail.com](mailto:becky.blanton@gmail.com)

## Chapter 21

### Independent Contractor Retirement Options—Start Now and Stay Ahead

Say you've been a freelancer for just a couple of months. Or maybe a couple of years. Planning for your retirement might seem entirely nutzoid. Your solopreneur business might be taking up so much of your time that thinking years ahead to retirement could seem wholly irrational. But look a little closer: Thinking of your independent contractor retirement options now covers a great many concerns about keeping your business solvent right now. Preserving your money is preserving your business too.

And of course, if your retirement is right around the bend, it's mandatory that you focus on end-of-work issues now—you don't want that upcoming bend to end up being a vicious curve.

Retiring now or retiring 40 years from now, we've all got something past retirees could only dream of: the internet! There's a triple-layer retirement-party cake of online information at your fingertips for what to do before you leave your job. And you don't have to leave your house. [Here's a great piece](#) that links up a lot of online tools—like lifestyle planning, estate planning, and budgeting—with summaries for all.

#### Investment Tools

Speaking of budgeting, you'll end up with a mere handful of coins in a loudly rattling piggy if you leave your job without having put strong investment and cash consciousness in action. Independent contractor retirement options including [investment tools](#) like a Simple IRA that uses pretax dollars or SEP IRAs that have high contribution limits. There are other types of IRAs (Roth, for instance) that can make more sense depending on your financial situation.

But even the shrewdest of investments can be shattered if you go crazy with your credit cards. Credit, of course, can be the lifeblood of a business if you have capital investment needs or seasonal fluctuations in income. There are some obvious choices—pay your balance in full, don't take cash advances—that will keep your credit clear, but there are some more subtle [do's and don'ts to keep in mind](#).



## Taxes and Education

[Being tax savvy](#) is also a way to save. You need to understand the self-employment tax (i.e., pay your quarterly taxes). And your corporate structure—for instance, choosing between a sole proprietorship or an S Corporation—can have a big effect on your taxes. Investigate (and you may need an accountant to help) the range of business deductions that can save you lots of the long green. The perils of tax ignorance are many; education is your best defense.

And now that we've brought up education, if you're a happy parent helping your kids with college, there are some [investment vehicles](#) that can help everyone motor along. Funding tools like 529 Plans and Coverdell accounts are investment accounts with varying tax and income benefits, though as always, the devil is in the details. And certain tax credits are available once your well-scrubbed progeny actually begin college and you grapple with the pleasures of tuition and expenses.

Not to round things off with a downer, but aging is often accompanied by increasing health concerns. We hope you've used some of the financial strategies outlined above to include solid coverage for your health care, but at this point, there is a long-standing government program, [Medicare](#), that offers a broad range of medical benefits for those over 65.

From the above, you can see that there's a considerable range of independent contractor retirement options. But you won't taste the gravy unless it's heated: check 'em out! Some of them are only applicable for certain businesses, and some only for certain stages of your business. But just knowing that they are there is of little use if you don't investigate and apply where relevant. Stay solvent now, and bask in the benefits later.

## About the Author



Tom Bentley is a novelist, essayist, and business and travel writer. (He does not play banjo.) He's published hundreds of freelance pieces—ranging from first-person essays to travel pieces to more journalistic subjects—in newspapers, magazines, and online.

His book on finding and cultivating your writer's voice, [Think Like a Writer: How to Write the Stories You See](#) was published in 2015. He is also the author of [Flowering](#), a collection of short stories. His novel, [Aftershock](#), is about three lives badly shaken by the 1989 San Francisco earthquake. His newest novel, a collaboration, is [Swirled All the Way to the Shrub](#), set in Boston just as the Great Crash happens.

See his lurid website confessions and sign up for his writing-centered newsletter at [www.tombentley.com](http://www.tombentley.com) (And if you mix a decent drink, Mr. Bentley would like you to pour him a Manhattan right at five.)