ADDALY · THE AI CLASSROOM

Working For Yourself

Six portfolio pieces, twelve cold emails, a rate with arithmetic behind it, and a deposit before you start.

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8 modules · 84 lessons · 28 figures · 8 case studies · 82,070 words · about 13 hours

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ABOUT THIS BOOK

Working For Yourself, published by Addaly, 2026. Author and editor: **Dr Mustafa Mun**.

The manuscript was drafted with the assistance of a large language model and was edited and published under his name. That is stated plainly here rather than left to be discovered, because a reader is entitled to know how a book they are trusting was made.

This book is the printed form of the course of the same name at addaly.com/learn/independent-creative. The website is the living version and is corrected first; where the two differ, the website is right.

Free to read, free to download, free to print, and free to teach from. There is no paid edition and there never will be. If you paid for this, somebody has sold you something that was given away.

Every diagram in it is drawn from data by code, not generated as a picture, so the numbers on the page are the numbers in the argument. Answers to every exercise, test and examination question are at the back, with a note on why each wrong option attracts people — those notes are the teaching, not the marking.

Contents

2. Work you can show

Assemble a portfolio that argues rather than merely displays — six to eight pieces chosen on whether you want more work like them, case studies naming the situation, constraint, one decision and an honestly-sourced outcome, self-initiated work labelled as such, and a site and a portable file that load and travel — and say for any given piece which of the two reader types it is aimed at and what would have to be removed for it to work

3. Where the work comes from

Run a pipeline deliberately rather than hopefully — pick the channel that matches your runway, get onto an agency roster with a rate and a date, ask for a referral in a form somebody can actually answer, qualify an enquiry on outcome, timing, budget and decision-maker before writing a proposal, follow up three times and stop — and say for any given channel what its lag is and what it costs you when it fails

4. The money

Take a project from quote to cleared payment without losing the rate — issue a quote whose exclusions and revision count are explicit, choose the pricing model that matches who controls the scope, raise prices with notice and without apology, trade scope for any reduction, form an invoice that survives an accounts department, run a dated escalation ladder on a late payment, and say where the three separate costs in a cross-border payment occur and which one is invisible

1. Your rate is about three times the number you first thought
2. The document that fixes what you agreed
3. What is your rate is not really a question about money
4. Four pricing models, and who carries the risk
5. Designing a retainer that survives six months
6. The increase nobody will offer you
7. What a discount tells a client
8. The deposit is the only real protection you have
9. The document that has to survive an accounts system
10. An escalation ladder run on dates
11. Three places a foreign payment loses value
12. The share that was never yours
13. Case study: Thirty per cent off, or thirty per cent less
14. Module test

5. Running the job

Run a project from kickoff to handover without losing the schedule or the rate — write the kickoff record with dated client dependencies, present one direction against restated criteria, convert a prescription like 'make it bigger' into a diagnosis, estimate from your own measured multiplier rather than from imagination, deliver a documented handover pack with fonts named and not sent, and put a stalled project formally on hold — and say for any delay whether it is your estimating error or a scope change, because those have different remedies

6. Ownership, rights and risk

Handle the rights side of a project without over-promising — state ownership explicitly in writing rather than relying on a default rule, price a licence across medium, territory, duration and exclusivity, name typefaces rather than sending font files, get written permission from identifiable people, decline to warrant trade mark clearance while recommending a search in writing, cap your liability and get written proof approval — and set out the shape of the AI training and output disagreements without resolving either

1. What you own the moment you draw it
2. Medium, territory, duration, exclusivity
3. The licence categories nobody reads
4. Two copyrights in every recording
5. Owning the photograph is not enough
6. A contract is a document about the week things go wrong
7. What a logo client is actually buying
8. The risk that arrives in an email
9. Your work will be stolen and the courts are not the answer
10. A small fee and a large exposure
11. The client will ask, so decide your answer before they do
12. Two open questions and one you can answer today
13. Case study: The folder from the coaching centre
14. Module test

7. Income that is not hours

Choose and build a second income stream on evidence rather than hope — calculate your own hours ceiling from measured billable time, productise a service you have already delivered five times, size a product honestly as audience times conversion times price less the platform's cut, and allocate one defended day a week to a single channel until it passes its threshold — and say for any channel what its threshold is, when its first money arrives, and what it costs to maintain once built

1. Calculating the ceiling
2. The same work, with edges
3. Audience times conversion times price
4. Two years ahead is enough
5. Cumulative, lagging, and volume-driven
6. Somebody else holds the stock
7. One to five per cent
8. The first person you pay
9. A different job with the same name
10. Thresholds, and one at a time
11. Case study: The course, or the thing she had already made nine times
12. Module test

8. Staying in it

Keep a practice alive over years rather than months — compute effective hourly rate, utilisation, concentration, pipeline and runway from your own records and act on the specific figure rather than the feeling, end a client relationship cleanly rather than letting it decay, name the structural conditions producing burnout instead of treating it as a motivation problem, defend slots for personal work and learning, and run an annual review that produces three dated decisions — and say why rest is downstream of pricing

1. Five figures turnover hides
2. Employment without the protections
3. Ending it without a decay
4. The empty month was caused by the busy month
5. Conditions, not character
6. The work nobody commissioned
7. Nobody is sending you on a course
8. Rest is downstream of pricing
9. The infrastructure that leaves with the job
10. The half-day that stops the drift
11. Case study: Sixty-eight per cent, and the year that felt fine
12. Module test

Working For Yourself — final examination

The paper that opens the next course. Answers to everything follow it.

MODULE 1

Whether there is a business here

Most independent creative careers end in the first nine months, and almost always for a reason that was visible before they started: no evidence of demand, no runway, no idea what was being sold, and an income built on one kind of work. This block does the arithmetic and the positioning before anything is quit, so the decision rests on figures rather than nerve.

> **BY THE END OF THIS MODULE YOU CAN**
>
> Decide whether to go independent on evidence rather than nerve — three paid jobs at your target rate, a runway in months you can state, a narrow market you can name in one sentence, and a written income map — and say which of the five income shapes you are actually starting with and which you are only hoping for

1 · 9 min

Three paid jobs before you quit anything

THE ONE THING TO KEEP

Validate with three paid jobs from three strangers at close to your target rate while you still have other income, because the route to each one — not the work itself — is what you are actually testing.

The test is money, not encouragement

People will tell you your work is good. Friends, teachers, the person who left a nice comment. None of it is evidence, because none of it cost them anything. The only signal that means something is somebody who is not related to you choosing to part with money at roughly the price you intend to charge.

So the test is narrow and it is boring: **three paid jobs, from three different people you did not already know, at or near your target rate, inside three months, while you still have another source of income.**

Three is not a magic number. One paid job can be luck or pity. Two can be one friendly network. Three from three separate sources means a route exists that is repeatable — you found them somehow, and you can do that thing again.

Why "at or near your target rate" is the part people skip

It is easy to get three jobs at ₹2,000 each, or £50 each. That proves demand for cheap work, which nobody doubted. It does not prove you can live. If your arithmetic says you need to bill the equivalent of £400 a day and your three test jobs came in at a tenth of that, what you have validated is a hobby with expenses.

Run the test at the price you mean to charge, or at most a stated introductory discount — twenty or thirty per cent, named as introductory, with an end date. If nobody says yes at that price, the useful information is that the *price and* *the market you chose* do not fit each other. That is fixable, and it is much cheaper to find out now.

Doing it without quitting

Almost everybody who succeeds at this overlapped. They took client work in evenings and weekends while employed, or while studying, or while doing something unrelated for money. The overlap period is uncomfortable and it is short, and it is also the single biggest predictor of surviving year one, because it lets you learn the expensive lessons — a client who vanishes, a scope that triples — while your rent is still covered by something else.

Two constraints on the overlap:

- **Check your employment contract before the first invoice.** Many contracts contain an IP assignment clause broad enough to claim work you made on a Sunday on your own laptop, and some contain an outside-work clause requiring written permission. This is not hypothetical; it is the most common way a side practice becomes a legal problem. Read clauses headed *Intellectual Property*, *Moral Rights*, *Outside Activities* and *Non-Compete*.
- **Do not take work from your employer's clients or competitors** during the overlap. Even where it is lawful, it ends the overlap early and badly.

What the three jobs are really measuring

Not your craft. Your craft is probably fine. They measure four things you cannot test any other way:

1. **That you can find a stranger who needs this.** The route matters more than the job. Write down, for each one, exactly how they arrived.
2. **That you can say a price out loud without discounting mid-sentence.** Most people discover here that the hard part of freelancing is a conversation, not a skill.
3. **That the work takes roughly as long as you thought.** Time it. Almost everyone's first estimate is out by a factor of two, and the factor is

stable enough to plan around once you know yours.

4. **That you want the job, not the idea of the job.** Independent work is about sixty per cent craft and forty per cent admin, chasing, scoping and reassuring. Three jobs is enough to feel that ratio.

Keep a one-page record

For each of the three, write down five lines: how they found you, what they asked for, what you quoted, what they paid, and how many hours it actually took. A spreadsheet in LibreOffice Calc or Google Sheets is enough; nothing fancier earns its place yet.

By the third job you will have a real effective hourly rate — money received divided by hours actually spent, including the unpaid ones spent emailing and revising. That figure is usually a shock, and it is the most useful number you will own in your first year.

The honest failure cases

Sometimes the test comes back negative, and it comes back negative in three distinguishable ways:

- **Nobody replies.** That is a marketing and positioning problem, and it is the most fixable. You have not yet found where these buyers are.
- **People reply, are enthusiastic, and then do not buy.** That is usually a price or a trust problem: either the number is wrong for this market, or nothing in your materials makes a stranger comfortable handing over money.
- **People buy, you deliver, and the effective hourly rate is terrible.** That is a scoping problem, and it is the subject of half this course.

A negative result is not a verdict on you. It is a verdict on one combination of craft, market and price, and you get to change any of the three and run it again. What you should not do is skip the test, quit, and then discover which of the three was wrong while your savings drain.

BEFORE YOU MOVE ON

Someone lands three paid jobs in two months, all from people in their college WhatsApp group, each for about a fifth of their intended rate. What has the test actually demonstrated?

A. That demand exists, since three separate clients paid real money, and the rate can simply be raised on the next set of jobs.
B. That the craft is good enough, which is the main thing the test is designed to establish.
C. That one friendly network will pay a low price, which leaves the route and the rate both untested.
D. That the business is not viable and the plan should be abandoned.

2 · 9 min

The number of months you can be wrong for

THE ONE THING TO KEEP

Runway is spendable cash divided by bad-month survival cost, and it must cover your ten-week cash cycle on top of your living costs, because a short runway makes you accept the work that consumes the time you needed to find better work.

Runway is months, not money

A bank balance is not a plan. The figure that governs every decision in your first year is **runway**: how many months you can go on living if no money comes in. It is one division.

```
runway_months = cash_you_can_actually_spend /
monthly_survival_cost
```

Both numbers are usually wrong in the same direction the first time somebody computes them, so do each deliberately.

The numerator: cash you can actually spend

Not net worth. Not the laptop's resale value. Not money you have promised to a family obligation. Not a credit limit — borrowing extends the crisis rather than the runway, because it adds a fixed monthly cost to the denominator.

Subtract, before you start:

- Tax you already owe on income earned but not yet assessed. If you are setting aside nothing, you are spending the government's share and will meet it later.
- Any deposit or advance you have taken for work not yet delivered. That money is a liability wearing the costume of cash.
- An emergency floor you refuse to touch — one month of survival cost is the usual minimum, because a broken laptop in month four otherwise ends the business.

The denominator: survival, not current spending

Write two columns. The first is what you spend now. The second is what you would spend in a bad month: rent or contribution to the household, food, utilities, transport, phone and internet, medicines and insurance premiums, loan repayments, and the small number of subscriptions the work genuinely cannot run without.

Add the costs that only appear once you are independent and which employees never see, because an employer was paying them:

- **Health insurance**, if your country ties it to employment.
- **Your own pension or retirement contribution.** Nobody is matching it now.
- **Equipment replacement**, amortised. A laptop that costs ₹90,000 and lasts three years is ₹2,500 a month whether or not you feel it that month.

- **Software.** The Adobe Creative Cloud full suite runs roughly US$60 a month billed annually — about ₹4,600 a month in India — and that is a real line in the denominator. The free path genuinely exists and is not a consolation prize: Photopea or GIMP and Krita for raster, Inkscape for vector, Scribus for layout, DaVinci Resolve for video and grading, Kdenlive or Shotcut for cutting, Blender for 3D and motion, Audacity for audio, and Google Fonts for typefaces you may legally embed and hand to a client. A first year run on these tools is a first year with roughly ₹55,000 more runway.

What the answer means

Broadly, and from watching a lot of people do this:

- **Under three months.** Do not quit. Run the overlap for longer. Three months is not a runway, it is a countdown, and every pricing conversation you have on a countdown you will lose, because the client can hear it.
- **Six months.** Workable if you already have one or two clients booked. Six months is roughly one full sales cycle plus one payment cycle plus one recovery from a surprise.
- **Twelve months.** Comfortable, and long enough to make a positioning mistake, notice it, and correct it.

The reason short runway is expensive is not that you starve. It is that it makes you accept bad work at bad prices from bad clients, and each of those consumes the weeks you needed for finding good ones. Desperation is a pricing input and clients are good at detecting it.

The lag nobody budgets for

There is a gap between doing work and holding money, and in the first year it is longer than anyone expects. Add it up: two weeks to find the job, three weeks to do it, the client takes a week to approve, you invoice on net-30 terms, they pay on day 38 because their finance run is monthly, and the international transfer clears in three working days. That is roughly ten weeks from first contact to money in the account.

Ten weeks from first contact to money in the account

Week 0	First contact with a client who might buy something
Week 2	The job is agreed and the deposit is asked for
Week 5	The work is delivered
Week 6	They approve it and you invoice on thirty-day terms
Week 10	Payment clears, a few days after their monthly finance run

Six months of runway against a ten-week cash cycle is about three and a half months of decision-making room. The cycle belongs in the division rather than in the surprise.

So the practical rule: **your runway must cover your survival cost plus the length of your cash cycle, not just your survival cost.** If you begin with six months of runway and a ten-week cycle, you effectively have about three and a half months of decision-making room.

Re-run it monthly, in five minutes

Runway is not a number you calculate once at the start. On the first of each month, write down two figures: cash you can spend, and the last three months' average survival cost. Divide. Write the result in the same place every month.

Watching that number is different from watching your bank balance, because it automatically accounts for your spending drifting upward. A balance that has been flat for four months while your costs rose fifteen per cent is a runway that shrank, and the division shows it while the balance hides it.

When runway drops below three months, the correct response is not to work harder on the current job. It is to spend that week on pipeline — which is the one thing a busy month always crowds out, and the reason the empty month arrives.

BEFORE YOU MOVE ON

A designer has ₹300,000 saved and a bad-month survival cost of ₹50,000, and concludes she has six months of runway. Her typical cycle from first contact to cleared payment is about ten weeks. What is the practical error in the six-month figure?

A. Six months is correct as a figure, and the sensible response is simply to raise her rates so that each completed project replaces more of the savings she is spending down.

B. Work started today becomes money in about ten weeks, so six months of savings buys under four months of room.

C. She should include her laptop's resale value, which would extend the runway past six months.

D. Runway only matters if she has no clients, and with clients booked the calculation does not apply.

3 · 8 min

Nobody wants a logo

THE ONE THING TO KEEP

The file is the mechanism and the change in the client's situation is the purchase, which is why the question that matters in a first conversation is what made them start looking now, not what they want made.

The deliverable is not the purchase

A restaurant owner does not want a logo. She wants people to walk past the shutter and think the place looks like it knows what it is doing. A startup founder does not want a pitch deck; he wants to not be humiliated in a room of investors. A garment exporter does not want a catalogue; he wants a buyer in Düsseldorf to place a repeat order without a video call.

The file you hand over is the *mechanism*. What they are buying is the change in their situation. This is not a motivational framing — it changes four concrete things.

What it changes

It changes what you ask in the first conversation. If you ask what they want, you get a list of deliverables and you become a pair of hands. If you ask what has to be different after this is done, you get the actual problem, and sometimes the answer is that the thing they asked for will not produce it.

It changes your price. A logo has a market price, which is roughly whatever the cheapest person on a marketplace charges. A shutter that makes people walk in does not have a market price, because it is worth a different amount to a 20-cover café than to a chain opening its ninth outlet. Pricing gets its own module, but the ability to price at all begins here.

It changes what you present. If you present three logos, you invite a preference. If you present one route with the reasoning — this mark reads at four metres in the dark, which is the distance and the light at which your customers decide — you invite a judgement about whether the reasoning is right. One of those conversations you can win.

It changes what the client tells other people. Nobody refers a supplier who made files. They refer somebody who fixed a thing.

How to find it without sounding like a consultant

You do not need a discovery framework. You need three questions and the patience to stay quiet after each one.

1. **What made you start looking for this now?** The *now* is the important word. Something changed — a competitor opened, a distributor complained, a product launch has a date, somebody senior said the brand looks cheap. That event is the real brief.
2. **If this goes well, what happens that is not happening today?** This produces the outcome in their words, which you will reuse verbatim in the proposal.

3. **Who else has to be happy with it?** This surfaces the spouse, the co-founder, the regional manager and the father-in-law who owns the shop. Finding them in week one is cheap. Finding them at the final presentation costs you a round of revisions.

Write the answers down in their language, not yours. "So the buyers in Germany can see the stitching quality without a call" is a better project brief than any sentence containing the word *elevate*.

The part that is genuinely uncomfortable

Selling an outcome means you are exposed to whether the outcome happens, and a lot of what determines it is outside your control. The mark is good; the location is bad. The catalogue is excellent; the price is thirty per cent above the market. You cannot promise footfall and you should not.

The honest formulation is to be accountable for the *decisions you control* and explicit about the ones you do not. In the proposal that reads as: this work is responsible for how the brand reads at the shutter, on the delivery bag and on the listing photo; it is not responsible for menu pricing or the rent on that street. Naming the boundary makes you sound more credible rather than less, because the person across the table has met people who promised everything.

Where this goes wrong

Two failure modes, both common.

The first is **treating it as a vocabulary change.** Writing "I help brands tell their story" on a website instead of "I design logos" changes nothing, because it is still about you and it is now also vague. The outcome has to be the client's, specific, and ideally measurable by them.

The second is **outcome inflation** — deciding that because you sell business results you should now charge for business results you have no way to deliver. A twelve-page catalogue is a twelve-page catalogue. Understanding why the exporter needs it lets you make it better and price it honestly; it does not turn you into his sales director.

The one-sentence test

You have found the real thing you sell when you can complete this sentence without using the name of a file format, a piece of software, or the word *creative*:

> *I help [a specific kind of person] to [a change they would notice] so that [the thing that made them start looking now] stops being a problem.*

If you cannot fill it in, you do not yet know what you sell, and every pricing conversation in the next module will be harder than it needs to be.

BEFORE YOU MOVE ON

A designer replaces 'I design logos and packaging' on her site with 'I help brands tell their story.' A month later, enquiries have not improved. What is the most likely reason?

A. The new line is less searchable, and the fix is to put the word 'logo' back so search engines can index the page properly.

B. Outcome language only works in conversation, never in writing, so the site should list deliverables and the outcome should be saved for calls.

C. The sentence is still about what she does, and 'tell their story' names no specific buyer, no noticeable change, and no triggering event.

D. She has moved from selling a deliverable to selling a business result she cannot guarantee, which makes buyers distrust the claim.

4 · 9 min

Narrow enough to be remembered

THE ONE THING TO KEEP

Narrow on craft and market together so your position is a sentence somebody else can repeat, and remember that positioning governs what you publish and pursue, never what you are allowed to accept.

Why generalists are hard to refer

Think about how work actually reaches you. Somebody in a room says "we need someone for this", and a second person has to retrieve a name. Retrieval is the whole mechanism, and what gets retrieved is whatever is stored with a specific hook attached.

"She does design" is stored nowhere. "He's the one who does packaging for spice and masala brands" is stored under packaging, under food, under that one memorable pouch. A generalist is not worse at the work. A generalist is harder to remember at the moment somebody needs to remember, which is the only moment that pays.

Narrow on two axes, not one

The standard advice is to pick a niche, and the standard objection — that it throws away work — is correct if you narrow on craft alone. The version that holds up is to narrow on two axes at once and to keep each one shallow.

- **Craft axis:** packaging, editorial layout, motion graphics for explainers, retouching for jewellery, brand identity, video editing for long-form interviews.
- **Market axis:** D2C food brands, textile exporters, edtech startups, clinics and diagnostic labs, wedding photographers, architecture practices, Tamil-language publishers.

One from each column gives you a sentence: *packaging for D2C food brands*, *video editing for interview podcasts*, *retouching for jewellery e-commerce*. That sentence is specific enough to be repeated by somebody who is not you, which is the point.

It does not close doors, because you are the one holding the door

The fear is that a narrow position means turning away the wedding invitation job, the friend's café menu, the corporate deck. It does not. Nobody audits you. You will take all of those in year one and you should, because they pay.

Positioning governs what you *publish and pursue*, not what you accept. The portfolio, the outreach list, the posts, the case studies — those point at one thing. The inbox takes what it takes. Over two or three years the published thing starts producing more of itself, and the miscellaneous work becomes a choice rather than the whole income.

Choosing between candidate niches

Score each candidate on four questions. This takes an hour and saves a year.

1. **Can you name twenty-five real businesses in it right now?** Not categories — names, with websites. If you cannot get to twenty-five in half an hour of searching, the niche is either too small or you do not know it well enough to sell into it yet.
2. **Do they already buy this, from somebody?** You want a budget line that exists. Persuading an industry to start paying for a category of work is a second, much harder business, and it is not one to run in year one. Evidence that they buy: competitors' work that is visibly professional, agencies listing them as clients, job adverts for in-house versions of the role.
3. **Is the work repeatable?** A niche where every job teaches you something reusable — the same regulatory label rules, the same printer, the same aspect ratios, the same objections — compounds. Your third job

takes sixty per cent of the time of your first, at the same price. A niche of one-off, unrelated jobs never compounds.

4. **Can you stand it?** You are going to look at this category for two years. Reading about oral care packaging for two years is a real thing to consent to.

The concentration test

There is a niche that is too narrow, and it has a signature: **your income depends on a handful of buyers who all know each other.** Packaging for Indian D2C food brands is a market of thousands. Packaging for one family of regional distributors is a customer, not a market.

A rough floor: the niche should contain enough plausible buyers that losing your three largest clients in the same quarter is survivable. If it does not, it is a client relationship you have mistaken for a positioning.

Test it before you commit to it

You do not have to declare a niche. You can run it for six weeks:

- Rewrite the first line of your site and your profile to the narrow sentence.
- Rebuild the portfolio so the first three pieces are in it, even if one is self-initiated.
- Send twenty-five outreach emails inside it, using its vocabulary — *shelf impact*, *FSSAI label panel*, *pouch versus carton*, whatever its people actually say.
- Write one public post about a specific problem in it.

Six weeks later you have data: reply rate, the quality of the conversations, whether you enjoyed the research. Wrong guesses are cheap at this scale and expensive after two years of accumulated portfolio.

When to broaden again

The usual arc is narrow to get known, then broaden along the market axis once you are. Somebody known for packaging for spice brands broadens to packaging for food generally, not to "design". The craft axis is your reputation; the market axis is where growth lives.

And one honest caveat: narrowing works because attention is scarce, not because specialists are better. If your craft is not yet good enough to be chosen, a niche makes you easier to find and easier to reject. The positioning gets you into the room. Module two is about what you show once you are in it.

BEFORE YOU MOVE ON

An illustrator positions himself as 'illustration for children's publishers in Kerala' and, within a year, three publishers who all attend the same trade fair account for most of his income. What does this reveal about the position?

A. It is working exactly as intended, because a narrow position is supposed to concentrate income in a small set of buyers.

B. He has narrowed on market but not craft, and adding a craft constraint would spread the risk.

C. The niche holds too few independent buyers — it is a client relationship dressed as a position.

D. Positioning has failed and he should describe himself simply as an illustrator so more kinds of work can reach him.

5 · 8 min

Your competitor is a template and a nephew

THE ONE THING TO KEEP

Most lost work goes to doing nothing, an internal amateur, a template or a cheaper professional — and since each loses to a different argument, the useful exercise is tallying which one actually took your last five jobs.

The comparison set is not other professionals

When you lose a job you imagine it went to a better designer with a nicer site. Usually it did not. The four things that actually take work off the table are:

1. **Doing nothing.** By a distance the most common outcome. The owner decides the current packaging is fine for another year. Nothing was chosen over you.
2. **Somebody internal.** The marketing executive who is reasonably good at Canva. The founder's nephew who did a course.
3. **A template or a tool.** A ₹500 Canva Pro subscription, a Shopify theme, a ₹3,000 logo from a marketplace, a Figma community file, an AI generator.
4. **A cheaper professional**, often in a lower-cost location, often genuinely competent.

Each of these loses to a different argument, and using the wrong argument is why pitches fail while the work is good.

Against doing nothing

You cannot win on quality, because the comparison is not being made on quality. You win on the cost of the delay, and only if that cost is real and theirs.

Concretely: a listing photo set that converts two per cent better on a store doing 400 orders a month is eight extra orders a month, every month, for as long as nothing changes. A trade fair in eleven weeks is a date, and missing it costs a year. Find the deadline or the leak. Where neither exists, *doing nothing is often the right answer*, and telling them so is one of the cheapest ways to be remembered when a deadline does appear.

Against the nephew and the internal person

Never compete on craft insults. Attacking work that a colleague or family member made puts your buyer in the position of defending them, and you will lose that.

Two arguments work. The first is **time**: the marketing executive spends four days a month on graphics badly, and those four days were meant for the thing she was hired to do. The second is **the thing they cannot do at all** — not "nicer", but categorically absent. Print-ready CMYK files that the printer will not reject. A system that holds across forty SKUs instead of forty separately-made files. Label panels that meet the regulator's type-size rules.

Against templates and tools

Be genuinely honest here, because pretending templates are bad makes you sound like somebody protecting a rent. For a lot of jobs, a template is the correct purchase. A two-person consultancy that needs a website this week should use a theme.

Where templates actually fail is narrow and nameable, and you should be able to say it in one breath:

- **When it has to be unique for legal reasons.** You cannot register a trademark over a mark that ships with a template and is in use by four thousand other businesses.
- **When it has to survive a constraint the template never considered** — a shutter at four metres, an embroidery machine, a 58mm thermal printer, a Devanagari headline that breaks the template's line-height.

- **When the cost of the decisions exceeds the cost of the making.** Templates supply execution, not judgement. Which of your forty products goes on the front of the carton is not in the template.
- **When it must extend.** The template does the first four items and cannot do the fifth, and somebody spends three weeks fighting it.

Against the cheaper professional

This is the one people handle worst, usually by implying that cheap means bad. It frequently does not.

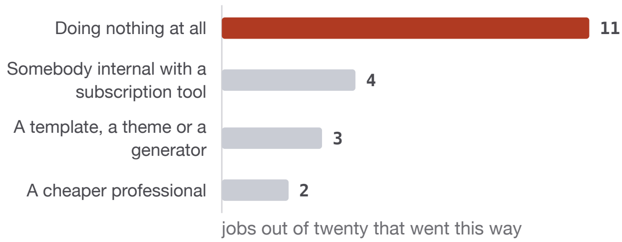
What actually distinguishes you is rarely craft and usually **risk**. A cheaper supplier who disappears mid-project, misses the print date, cannot be reached in the client's working hours, or hands over files the printer bounces has cost the client far more than the difference in fee. So the counter is evidence of reliability rather than assertions of quality: named references, a written schedule with dependencies, a payment structure that gives them recourse, a portfolio piece with the same constraint solved.

And sometimes the honest answer is that you are not the right supplier for this job at this budget, and saying so plainly earns you the next one.

Doing the exercise once, properly

Take the last five jobs you did not get. For each, write which of the four it lost to. Most people find that three or four of the five were *doing nothing*, which is a completely different business problem from the one they thought they had — it means their conversations are not finding a deadline or a leak, not that their portfolio is weak.

What took the last twenty jobs you did not get



More than half went to a decision not to buy, which is a different problem from a weak portfolio. It means the conversations are not finding a deadline or a leak, and no amount of polishing the page fixes that.

That single tally usually changes where the next month's effort goes more than any amount of portfolio polishing would.

BEFORE YOU MOVE ON

A studio keeps losing packaging work and responds by improving its portfolio and lowering its prices. A tally of the last five losses shows four clients simply postponed the project. Why do the two fixes fail to address the problem?

A. Because postponement means the clients were never serious buyers, and no argument can change that.

B. Because portfolio and price beat rival suppliers, while inaction is beaten only by a cost of delay.

C. Because lowering prices always signals low quality, so the portfolio improvement is cancelled out by the discount.

D. Because four out of five is too small a sample to conclude anything, and the studio should keep going and re-tally after twenty losses.

Five ways money arrives, and only one of them is a job

THE ONE THING TO KEEP

Income arrives as project work, retainers, licensing, products or teaching, each with a different structural weakness, and the figure to watch across all of them is the share coming from your largest client.

Draw it before you need it

Independent creative income comes in five shapes. Most people start with one, assume that is the business, and then find that the shape they chose has a structural problem they could have seen on paper.

1. **Project work.** A defined outcome for a fixed price. The default.
2. **Retainer.** A recurring monthly fee for an agreed scope or an agreed amount of availability.
3. **Licensing and usage.** You own the work and the client pays for defined rights — a period, a territory, a set of media. Common in illustration, photography, music and type; rarer than it should be in design.
4. **Products.** Something made once and sold many times: templates, presets, LUTs, brushes, fonts, stock footage, print-on-demand.
5. **Teaching and services around the craft**: workshops, training for a company's in-house team, consulting on a process rather than making the artefact.

What each one is actually good and bad at

Project work converts effort into money at the highest rate per hour and stops the moment you stop. Its structural problem is that it is lumpy: your income is a sawtooth, and the trough is caused by the peak, because during the peak you do no selling.

Retainers smooth the sawtooth and are the single biggest quality-of-life improvement available to an independent creative. Their structural problem is silent: a retainer that is not scoped becomes unlimited availability, and a retainer that is too large a share of your income is a job with none of a job's protections.

Licensing is the most underused shape in design, and it is the one that most changes what a piece of work is worth. The same illustration is worth a different amount to a poster in one city for three months and to national packaging in perpetuity. Its structural problem is that it requires you to retain copyright, which requires a contract the client reads and agrees to, which requires a conversation many people avoid.

Products are the only shape that earns while you sleep, and the only one where the honest numbers are brutal. A template pack that sells fifteen copies a month at ₹800, after a platform's thirty per cent cut, is about ₹8,400 a month. That is real money and it is not a living. Products work as a layer on top of a practice with an audience, not as an escape from client work — and they are a marketing asset as much as an income line.

Teaching pays surprisingly well per day and is the fastest route to being perceived as senior. Its structural problem is that it consumes exactly the days you would otherwise bill, and preparation time is invisible: a one-day workshop the first time is four days of work.

Five shapes money arrives in, and what is wrong with each

Project work	Highest rate per hour, and lumpy: the trough is caused by the peak
Retainer	Smooths the sawtooth, and unscoped becomes unlimited availability
Licensing	Prices the usage rather than the file, and needs a contract somebody reads
Products	Earns while you sleep, and needs an audience you do not have yet
Teaching	Pays well per day, and eats exactly the days you would have billed

Most maps start at project work one hundred per cent. Whatever the mix, the figure to watch is the share coming from your largest client: past about forty per cent it is a job with none of a job's protections.

The map, on one page

Write the five down and put two numbers against each: what share of last year's income it produced, and what share you want it to produce in two years. Then, for each row where those two differ, write the single next action.

Most maps look like this at the start: project work 100%, everything else 0%. A realistic two-year target for somebody established is something like project work 55%, retainers 30%, teaching 10%, products 5%. Licensing is a modifier on project work rather than a separate row, in practice.

The rule that matters more than the shape

Whatever the mix, watch one figure: **the share of income from your largest client.** Past roughly forty per cent, you are not running a business, you are holding an unusually precarious job — no notice period, no severance, no sick pay, and in some countries a tax authority may take the view that the relationship is employment in substance regardless of what your contract calls it.

The fix is not to fire them. It is to treat the excess as a warning light: when one client passes forty per cent, the next month's pipeline hours go into finding one more of comparable size, before anything goes wrong.

The sequencing that works

Almost nobody builds all five at once, and the ones who try do all of them badly. The order that tends to work:

1. **Project work** until you have a repeatable route to clients and a rate that covers your costs.
2. **Convert your two best clients to retainers.** Easiest sale you will ever make, because they already trust you and they already have a recurring need you are currently servicing ad hoc.
3. **Add licensing terms to project work** where the usage genuinely varies. This is a contract change, not a new business.
4. **Teaching**, once you have enough finished work to have opinions worth an audience.
5. **Products**, last, and only if you have somewhere to sell them to people who already know your name.

Reversing that order — starting with a product because it sounds like freedom — is the most common expensive mistake in this field. You sell to an audience you do not yet have, and the six weeks of making it were six weeks not spent on the thing that would have paid.

BEFORE YOU MOVE ON

A motion designer with four months of runway and no repeatable client route spends six weeks building a pack of After Effects templates to sell. Why is this the wrong first move, mechanically?

A. Because templates devalue the craft and will make future clients expect lower prices for custom work.

B. Because products need an audience that already exists, so six weeks went to the shape that pays last.

C. Because products should only be attempted after a retainer is in place, as retainers are the required precondition for any other income shape.

D. Because template packs rarely earn anything at all, so the effort could never have been recovered.

7 · 9 min

Local rates, remote rates, and the honest gap

THE ONE THING TO KEEP

Remote clients pay their local market rate minus a discount for friction and risk, so the work of earning it is removing friction rather than finding buyers who will overpay — and pricing should follow scope and usage, never your own cost of living.

Two markets, same laptop

If you work in a lower-cost country, you are sitting between two markets that pay very different amounts for identical files, and pretending otherwise helps nobody.

A competent brand identity for a small local business in a tier-two Indian city might be ₹25,000–₹60,000. The same scope, bought by a US or Western European small business, is commonly US$2,000–$6,000 — roughly ₹170,000–₹500,000. That is not a small premium. It is between three and ten times, for the same work.

Treat these as separate businesses with separate positioning, separate portfolios and separate prices, because they are.

What the premium is actually paying for

It is important to understand this correctly, because getting it wrong leads people to assume remote clients are simply naive.

They are paying for the same purchasing power they would pay a local supplier for, minus a discount for **friction and risk**. The friction is real: time-zone overlap, contract enforceability across borders, payment mechanics, cultural fluency in their market, the possibility that you vanish and they have no recourse. Every one of those is a cost they carry.

So the practical work of earning remote rates is not finding people who will overpay. It is **removing friction** until the discount they apply for it gets small:

- Overlap hours stated plainly, and kept.
- A contract they recognise the shape of.
- An invoice they can pay without their finance team filing a support ticket.
- Written communication that is unambiguous at a distance — because asynchronous work is won and lost on writing, not on craft.
- Evidence of finishing: references they can email, not testimonials on your own page.

Do not price in your own cost of living

The most common mistake is to compute what you need to live in Indore and quote that number to a client in Munich. Your costs are not the client's business and are not an input to the value of the work. The inputs are the market rate where the buyer sits, minus the friction discount they apply, and the value of the outcome to them.

The mirror mistake exists too: quoting a Western number to a local shop owner in a market where it is genuinely unaffordable, then being angry about it. Markets are different sizes. That is not an injustice to be argued with in a pitch.

Running two price lists without lying

This is legitimate and it is what every agency with international clients does. The way to do it honestly is to price by **scope and usage**, not by the client's passport.

A local restaurant buys a mark used on one shutter, one menu, one delivery bag, in one city. A European D2C brand buys a mark used across national packaging, paid social, trade print and export documentation, in perpetuity. Those are different licences and different amounts of work to make defensible. The price difference falls out of the scope, and you never have to defend two numbers for the same thing — because they are not the same thing.

The price difference falls out of the licence, not the passport

A restaurant in a tier-two city buys	A European direct-to-consumer brand buys
One mark on one shutter	National retail packaging
One menu and one delivery bag	Paid social and trade print
One city	A whole country, in perpetuity
No export documentation	Export documentation in two languages
Roughly twenty-five to sixty thousand rupees	Commonly two to six thousand dollars

Two different amounts of work to make defensible, so you never have to justify two numbers for the same thing. Where the deliverable genuinely is identical, the honest lever is a named discount with a reason and an end date.

Where the deliverable genuinely is identical, the honest levers are named discounts with reasons attached: a small-business rate, an NGO rate, an introductory rate with an end date. Named and bounded, those are fine. Unnamed and ad hoc, they become the price everybody eventually pays.

The currency mechanics that eat the gain

Winning a US$3,000 project and receiving ₹230,000 instead of ₹250,000 is a twenty-thousand-rupee lesson. Cross-border money has three separate costs and most people only see one:

- **The stated fee.** PayPal's cross-border commercial rate is a percentage plus a fixed amount.
- **The exchange-rate spread**, which is the big one and is invisible because it is baked into the rate you are shown. Three to four per cent is common on consumer payment platforms.
- **Receiving and compliance charges** at your own bank.

Added up, the usual consumer route costs six to eight per cent. Platforms built for this — Wise and Payoneer among them — typically land under two, and a direct SWIFT transfer has a fixed cost that becomes cheap on larger invoices and expensive on small ones. The full mechanics, including the paperwork that lets an exporter of services stay compliant, are in the money module; the point here is that the route is a pricing decision, not an administrative afterthought.

What actually changes if you go remote

Two things get harder, and both are worth knowing before you build a business on it.

Enforcement effectively disappears. Suing a client in another jurisdiction over an unpaid invoice of a few thousand dollars is not economically rational, whatever the contract says. Your protection is structural — deposits, staged payments, withholding source files — not legal.

Your competition widens. You are now in the same list as everybody else who can work in English at a distance. The narrow positioning from the previous lesson stops being a nice idea and becomes the only way a stranger picks you out of two hundred equally plausible portfolios.

BEFORE YOU MOVE ON

A designer in Jaipur quotes a Berlin client €900 for a brand identity, reasoning that it covers three months of her living costs comfortably. What is wrong with the reasoning rather than the number?

A. Nothing is wrong; cost-plus pricing is the standard method and the figure covers her costs with margin.
B. She should charge the full Berlin agency rate, since the deliverable is identical and any discount is self-sabotage.
C. The quote should be in rupees, because quoting in euros exposes her to exchange-rate movement between quote and payment.
D. She has priced against her own expenses rather than the buyer's market and the usage being licensed.

8 · 9 min

Legal enough to invoice, and no more than that

THE ONE THING TO KEEP

Operate in the simplest legal form your turnover allows, keep business money in a separate account from the first invoice, and know that consumption-tax thresholds are measured on turnover rather than profit — then buy one hour of local professional advice rather than guessing.

Start by knowing what this lesson is not

Business registration, tax and entity law differ in every country and change every few years. Nothing here is legal or tax advice, and the specific figures below are illustrations of shape rather than current rules. What this lesson gives you is the **map of decisions** every independent creative has to make, so that when you talk to an accountant — which is one cheap hour, and worth it — you know what you are asking about.

Decision one: do you need an entity at all

In most countries, you can invoice and be paid as an individual without registering a company. In India that is a sole proprietorship, which is not a registration event so much as a description. In the UK it is a sole trader who notifies HMRC. In much of the EU it is an individual registration with the local chamber or tax office. In the US it is a sole proprietorship, optionally with an EIN.

The common thread: **the simplest form is usually correct for the first year or two**, and people who incorporate on day one generally spend money on compliance they did not need. A company becomes worth its overhead when there is meaningful liability, partners, outside investment, or a tax advantage large enough to cover the filing costs.

The one genuine difference to understand is **limited liability**: as an individual, your personal assets are not legally separate from the business's obligations. For most creative work the practical exposure is small, and professional indemnity insurance addresses it more cheaply than incorporation does.

Decision two: the tax registrations that are triggered by turnover

Nearly every country has a threshold above which you must register for a consumption tax and start charging it. India's GST threshold for services has sat around ₹20 lakh of annual turnover in most states, lower in some special-category states. The UK's VAT threshold is in the region of £90,000. The EU varies by member state. All of these move, and you should check yours rather than trusting this sentence.

Three things about the threshold that people learn late and expensively:

- **It is turnover, not profit.** Your costs do not reduce it.
- **Crossing it mid-year is not retrospective forgiveness.** Registration is usually required promptly once you cross, and late registration attracts penalties plus the tax you should have collected but did not.
- **Exported services are often treated differently from domestic ones** — frequently zero-rated, sometimes conditional on filing a declaration in advance. In India, exporting services without paying integrated GST generally requires a Letter of Undertaking filed for the financial year. Missing it is a common and annoying error for freelancers with foreign clients.

Decision three: tax deducted before you are paid

In several countries, business clients are required to withhold a percentage of your fee and pay it to the tax authority on your behalf. In India this is TDS, typically ten per cent on professional fees under section 194J. In other countries it appears as withholding tax on cross-border payments.

Two consequences that surprise people:

- **The money is not lost.** It is a credit against your eventual tax bill. In India you reconcile it against Form 26AS and the Annual Information Statement, and you claim it when filing. If a client deducts and does not deposit it, you will see the gap there — which is why checking it before filing matters.
- **Your cash flow is not what your invoice says.** A ₹100,000 invoice with ten per cent withheld arrives as ₹90,000. If you budgeted the full amount, you are ten per cent short every month until you file.

Decision four: the separate bank account

This is the cheapest good decision available and almost nobody does it early. A separate account for business income and expenses costs nothing and does four things at once: it makes bookkeeping mechanical, it makes your tax return defensible, it makes the tax set-aside visible, and it stops you from confusing revenue with money you can spend.

Do it before the first invoice, not after the first tax year.

Decision five: what a client's procurement will demand

Small clients need nothing. Larger ones increasingly need a set of documents before they can raise a purchase order, and not having them delays your first payment by weeks. The usual list, whatever the country:

- A registered business name or a tax identification number.
- Bank details in a form their system accepts, often on letterhead or a bank-verified form.
- A tax residency or exemption certificate for cross-border payments, where a treaty reduces withholding.
- Sometimes proof of insurance, and increasingly a signed data-protection or confidentiality annex.

Assembling this once, in a folder, converts a two-week onboarding delay into an afternoon.

The proportionate version

For most people starting out: operate as an individual, open a separate account, keep every invoice and receipt, set aside a fixed percentage of every payment for tax on the day it arrives, watch the turnover threshold, and buy one hour of an accountant's time before your first filing season rather than after it. That is enough. Compliance beyond what your turnover triggers is a cost with no return, and under-compliance is a penalty with interest.

BEFORE YOU MOVE ON

A freelancer earns turnover just above her country's consumption-tax threshold but, after equipment and software costs, makes a small profit. She does not register, reasoning that the threshold cannot apply to someone barely breaking even. Where is the error?

A. The threshold is measured on turnover, so costs do not reduce it and late registration carries penalties.
B. She is right in principle but should have filed a nil return to document the position.
C. Thresholds apply only to domestic clients, so whether she is right depends on how much of her turnover was exported.
D. Registration is optional below a much higher limit and only becomes mandatory once the business incorporates.

9 · 9 min

The first ninety days, written down

THE ONE THING TO KEEP

Write the first ninety days as thirty-day end states — findable, contacted, delivered — and measure only contacts made, conversations had and money received, because the first two are inputs you fully control.

Why a plan and not a feeling

The first three months alone have a specific failure mode: the days fill with work that feels productive and produces no clients. Rebuilding the portfolio site for the third time. Choosing a business name. Watching tutorials. All of it is legitimate work and none of it is the work, and you can lose ten weeks to it without noticing because you were busy every day.

So the ninety days get written down in advance, with a small number of things that must be true at the end of each thirty.

Days 1–30: make the thing you sell findable

The goal is not clients. It is to be in a state where approaching a stranger is not embarrassing.

- **Six portfolio pieces**, not forty, with the narrow position visible in the first three.
- **One page that a stranger can read in ninety seconds** and know what you do, for whom, and how to contact you. A free host is fine — GitHub Pages, Netlify, a Notion page, Behance. A domain costs roughly the price of a coffee a month and makes an email address that is not a liability.
- **A target list of sixty named businesses** in the niche, with a person's name where you can find one.

- **Your prices computed**, not guessed, using the arithmetic in module four. Write the numbers on paper before anybody asks.
- **The boring infrastructure**: separate bank account, an invoice template, a contract template, and a decision about how money arrives from abroad.

One measurable end-state: you can send a cold email without needing to build anything first.

Days 31–60: contact, at volume, with specificity

This is the month people avoid, and avoiding it is the single largest cause of failure in year one.

- **Sixty contacts made**, roughly three a working day. Each one specific enough that it could not have been sent to anyone else.
- **Ten conversations**, in whatever form they take — a call, a long email thread, a WhatsApp exchange.
- **Two proposals sent**, even if both are declined. A declined proposal teaches you more than twenty unanswered emails.
- **Four follow-ups per contact, spaced.** Most replies come on the second or third, and stopping after one is the most common self-inflicted wound in outreach.

Track it in a spreadsheet with five columns: name, date contacted, channel, reply, next action. Not a CRM. The spreadsheet is enough for the first year and you will actually keep it up to date.

Days 61–90: convert, deliver, and record

- **One or two jobs won and delivered**, at the computed price, under a written agreement with a deposit taken.
- **One case study written** from the first completed job, while the details are still in your head. Not a gallery image — the constraint, the decision, the outcome.

- **Referral asked for**, once, at the right moment: when the client has just said something appreciative.
- **The numbers written down**: quoted price, hours actually spent, effective hourly rate, and how that client arrived.

The weekly shape underneath it

Ninety-day goals fail without a weekly container. One that works:

- **Two hours, same slot, every week, for pipeline** — outreach and follow-up. Booked like a client meeting, kept even in a busy week. Especially in a busy week, because the busy week is what causes the empty month.
- **One half-day a week for the unbillable half**: invoicing, chasing, filing, bookkeeping, admin. Contained, so it does not leak into every day.
- **The rest for the work.**

What to measure, and what to ignore

In the first ninety days, exactly three numbers matter: **contacts made**, **conversations had**, **money received**. Two of the three are inputs you control completely, which is the point — on a week where nothing is won you can still have done the work.

Ignore, for now: follower counts, likes, site visits, how many people opened the email, and how the portfolio compares to people who have been doing this for nine years. None of those are predictive at this stage and all of them are available to obsess over.

What a bad ninety days looks like, honestly

Sixty contacts, six conversations, one small job, and an effective hourly rate below what you hoped. That is a *normal* ninety days, not a failure. The conversion rates in this business are low and the cycle is long: a cold contact that becomes a client often does so in month four or five, from a thread you had written off.

A genuinely bad ninety days is one with fewer than twenty contacts, because that is the one where you have no information — you cannot tell whether the positioning, the price, the portfolio or the route is wrong, and so month four begins with the same guesses month one did.

BEFORE YOU MOVE ON

After ninety days a freelancer has rebuilt his site twice, published eleven portfolio pieces, made nine cold contacts, and won no work. He concludes his portfolio is not strong enough. What does the record actually show?

A. That nine contacts is too few to diagnose anything, so he has no evidence about the portfolio at all.

B. That eleven pieces is too many and cutting to six would have produced work by now.

C. That his conversion rate is unusually poor, since none of the nine converted, and he should change markets.

D. That ninety days is simply too short a window, and the plan should be extended to six months before drawing conclusions.

CASE STUDY · MODULE 1

The retainer that would have ended the test

Nashik. A designer in the marketing cell of a diagnostics chain, four months into the three-job test, with a safe offer on the table.

Ritika had been employed for five years designing report covers, price lists and pharmacy shelf cards for a chain of diagnostic labs across Nashik and Dhule. She wanted to leave and do packaging for small food producers, of which the district has several hundred.

She did the arithmetic first, which is unusual. Take-home needed: ₹38,000 a month. Annual costs, written down honestly: ₹16,000 of software she intended to replace with Inkscape and Scribus in year two, ₹24,000 of laptop amortised over three years, ₹22,000 of internet, power and phone, ₹10,000 for an accountant. Ten earning months at eighty billable hours gave her a floor of about ₹790 an hour, or roughly ₹52,000 for the kind of pouch-and-carton job she meant to sell. Her spendable cash, after subtracting the tax she owed and one month she refused to touch, was ₹2,40,000. Against a bad-month survival cost of ₹31,000 that was seven and a half months of runway, which her ten-week cash cycle reduced to about five months of decision-making room.

Then she started the test: three paid jobs, three strangers, at or near ₹52,000, inside three months, without resigning. By the end of month two she had one. A turmeric and spice brand in Sinnar had paid ₹48,000 for a four-SKU pouch family, found through a printer she had used at work. Two other conversations had gone quiet.

In week nine the offer arrived. A packaging vendor who supplied her employer wanted her on a nine-month retainer: ₹35,000 a month for what he described as "roughly two days a week" of artwork adaptation — resizing existing designs for new SKUs, correcting label panels, preparing print files. Regular money, from a person she already knew, starting the day she resigned.

She worked out what it actually was. Two days a week is about sixty-four billable hours a month, which put the rate at ₹547 an hour against a floor of ₹790. Worse, the scope was availability rather than output: "roughly two days" with no ceiling written anywhere. And it was adaptation work on other people's designs, which would go out under the vendor's name and produce nothing she could show.

The cost of refusing was not abstract. ₹35,000 a month covered her survival cost with something left over. Taking it meant she could resign in a fortnight instead of waiting, and it meant her runway stopped falling.

The cost of accepting was that the test would end. Two days a week of contracted availability, plus the third day the scope would quietly expand to, would leave her the remainder of the week for the outreach that was already the slowest part. The one thing she had learned in two months was that the route to a client took her about eleven hours per genuine conversation. There is no version of the next quarter in which she finds two more food brands at ₹52,000 while adapting somebody else's labels three days a week.

She also noticed the concentration. At ₹35,000 a month against her target income, the vendor would be roughly seventy per cent of everything, in month one, before she had a single direct client of her own.

There was one more thing she checked before replying, and it is the thing most people in an overlap skip. Her employment contract had a clause headed Intellectual Property that assigned to the company anything created "in connection with the business of the employer", and a second under Outside Activities requiring written notice of paid work elsewhere. Diagnostics and packaged turmeric are not the same business, so the first clause was survivable, but she gave the written notice anyway, in four lines, and kept the reply. The vendor was also a supplier to her employer, which is the one category of client an overlap should not touch, and that was a second and quieter reason the retainer was a bad idea.

She wrote down, for each of the three test jobs, five lines: how they found her, what they asked for, what she quoted, what they paid, and how many hours it actually took. The hours column was the uncomfortable one. The Sinnar job had taken 71 hours against the 45 she had imagined, which put her real effective rate on it at ₹676 rather than the ₹1,067 she had assumed — below her floor, on a job she had considered a success.

> **STOP HERE**
>
> Before turning the page: what would you have done, and what would it have cost if you were wrong? Write it down. The point of the next section is to compare.

WHAT HAPPENED

She said no, and she said it in a form that kept the door open: she would take individual jobs from him at ₹900 an hour with a written scope, but not a retainer, and not a standing block of availability. He was mildly offended and did not come back for four months, at which point he sent a single ₹22,000 job, paid on time, and then two more. Meanwhile she stayed employed for another eleven weeks and finished the test: a millet snack brand in Malegaon at ₹55,000, found by walking into the shop; and a cold-pressed oil producer at ₹44,000, referred by the Sinnar client. Three jobs, three strangers, all within striking distance of her floor, three different routes — printer, walk-in, referral. She resigned in the fourth month with six months of runway rather than five, because the test jobs had been paid. The uncomfortable part of the record is that the vendor's retainer would have paid her more in the first six months than her own clients did. What it would not have done is produce a repeatable route, a portfolio she was allowed to show, or a rate she could raise.

Ritika's floor was about ₹790 an hour. The retainer worked out at ₹547. Why is that a reason to refuse it rather than a reason to negotiate it upward?

The rate was the smaller problem. The retainer was sold as availability — 'roughly two days a week' — with no stated ceiling and no defined output, so raising the monthly figure would not have stopped the scope drifting from two days to three. A retainer that prices access rather than a quantity of output has no unit either side can check, which is why it halves in six months without anyone behaving badly. Negotiating the number without changing the shape would have bought her a better rate on a structure that was going to erode anyway.

She had seven and a half months of runway. Why did she describe it as five months of decision-making room?

Runway has to cover the cash cycle as well as the survival cost. From first contact to cleared payment was about ten weeks for her: two weeks to find the job, three to do it, a week for approval, thirty-day terms, then the bank. Money earned in month one is not spendable until month three, so the last two and a half months of the balance are committed to work already in flight. Treating the raw division as available months is how people quote from a countdown, which clients can hear.

She had one of the three test jobs at week nine and two dead conversations. What does that pattern tell her, and what would a different pattern have told her?

Enthusiastic conversations that stop before money is a price or trust problem, not a marketing one: she was reaching the right people and something in the materials or the number was not closing them. If nobody had replied at all, that would have been positioning — she had not found where these buyers are. If all three had bought and the effective rate had come out at ₹300 an hour, that would have been a scoping problem. The three failure modes need three different fixes, which is the whole reason for running the test before resigning rather than after.

MODULE 1 · TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record: answers and the reason behind each are at the back. If two questions from the same module go wrong, re-read that module before the exam rather than after.

1 You have ₹2,40,000 you can actually spend, a bad-month survival cost of ₹30,000, and about ten weeks between first contact with a client and cleared payment. How much decision-making room do you have?

A. Eight months: spendable cash divided by survival cost is the whole calculation
B. Ten weeks, because that is how long money takes to arrive at all
C. About five and a half months
D. Eight months, provided each invoice goes out the day a stage completes

2 You send sixty specific approaches over a month. Eight people reply, are enthusiastic, and none of them buys. Which problem does that pattern point at?

A. A price or trust problem
B. A positioning problem: you have not found where these buyers are
C. A scoping problem: the work takes far longer than you quoted for
D. Nothing to fix, since conversion in creative work is low and this is normal

3 Three strangers each pay you ₹2,000 for work you intend to sell at ₹50,000. What has the three-job test proved?

A. That a repeatable route to clients exists at the price you intend to charge
B. That the craft is the problem, since the work sold but the price did not
C. That the introductory discount is working and should run another quarter
D. That cheap work is in demand, which nobody doubted

4 One client passes forty per cent of your income. What does the income map say to do?

A. End the relationship before that share of the income grows any larger
B. Spend next month's pipeline hours finding one more of that size
C. Nothing, as long as they pay on time and the work is enjoyable
D. Raise their rate sharply until their share of your income falls back

5 A shop owner is deciding between your proposal and leaving the packaging as it is for another year. Which argument actually reaches that comparison?

A. A side-by-side showing how much better the new packaging would look
B. A reduced price, on the grounds that something is better than nothing
C. The cost of the delay, where it is real and theirs
D. Evidence that their competitors have already refreshed their packaging

6 You have positioned yourself as packaging for spice and masala brands. A friend's café asks for a menu. What does the positioning require?

A. Decline it, or the narrow position stops being credible to anyone
B. Take it, and add it to the portfolio to demonstrate your range
C. Take it at a premium, since it falls outside your stated speciality
D. Take it; positioning governs publishing, not accepting

MODULE 2

Work you can show

A portfolio is the only asset an independent creative owns outright, and most of them are assembled wrong: too many pieces, no constraints named, no outcome, unlabelled concept work, images that take eight seconds to load on the phone where they will actually be seen. This block builds the evidence — the pieces, the write-ups, the site, the portable file — and the twenty-minute habit that stops it rotting.

> BY THE END OF THIS MODULE YOU CAN
>
> Assemble a portfolio that argues rather than merely displays — six to eight pieces chosen on whether you want more work like them, case studies naming the situation, constraint, one decision and an honestly-sourced outcome, self-initiated work labelled as such, and a site and a portable file that load and travel — and say for any given piece which of the two reader types it is aimed at and what would have to be removed for it to work

10 · 9 min

Nobody is going to look at your fortieth piece

> **THE ONE THING TO KEEP**
>
> A portfolio is judged on its weakest visible piece, so cut until every piece is one you want more work like.

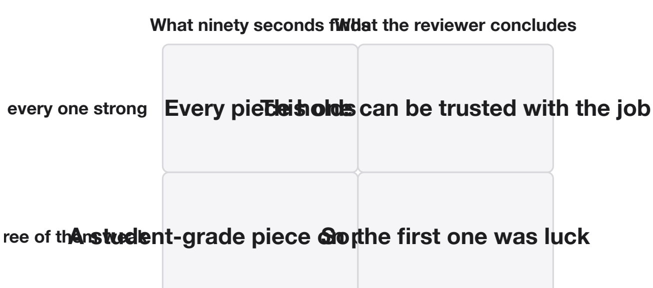
The reviewer gives you ninety seconds

Someone shortlisting freelancers has eleven links open. They are not studying your work. They are scanning for a reason to close the tab, because closing tabs is how the shortlist gets short.

This changes what a portfolio is for. It is not a record of everything you have made. It is an argument, made in under two minutes, that you can be trusted with the specific job in front of them.

And it is judged on its weakest visible piece, not its best. A reviewer who hits something student-grade on page two does not think "the first ones were good". They think "so that first one was luck". Forty pieces guarantees a weak one is visible. Six does not.

A portfolio is judged on its weakest visible piece



The reviewer has eleven tabs open and is scanning for a reason to close one. Forty pieces guarantee a weak one is visible; six do not, which is why cutting works by raising the floor rather than the average.

Choose six

Six is enough to show range inside one specialisation and few enough that every single one can be strong.

The test for each piece: **would you be happy if a client hired you specifically to make more of that?** If the answer is no, take it out. A portfolio is not a display of your history, it is an advertisement for your next job, and every piece in it is a request for more work of that kind. Keeping the wedding invitations you hated is how you get more wedding invitations.

Take out anything you would have to explain apologetically. "The client made me use that colour" does not travel. The reviewer never hears it.

The final frame is not the work

What separates a portfolio that gets replies from one that does not is usually three sentences of context, not better rendering.

Under each piece, write:

- what the client or the brief actually needed, and why
- one constraint that shaped it — a two-colour print budget, a menu that had to read on a phone in sunlight, a language you do not speak, a file that had to open on an eight-year-old machine
- one decision you can defend
- what happened afterwards, if you know

Show one or two directions you rejected. This feels like admitting failure and it does the opposite: it demonstrates judgment, and judgment is the thing actually being hired. Anyone can render. The question is whether you will make sensible choices when the client is not in the room.

One honest limitation. In some markets nobody reads the words — stock illustration, thumbnails, short-form motion, wedding photography. The grid is the portfolio and captions are decoration. Know which market you are in before you spend a weekend writing case studies for people who will never scroll.

Self-initiated work is real work

You do not need permission to start. Rebrand a bakery near you that has a good product and terrible packaging. Cut a two-minute trailer from footage you shot. Make a six-poster series for films you love. Redesign a government form.

Three rules make this count:

1. **Label it as self-initiated.** A client who discovers you implied a false client will not hire you, and they do check.
2. **Do not name and shame a real business.** "Concept rebrand for a neighbourhood bakery" is fine. Publishing a real shop's name next to the word "before" is a way to lose the client you were auditioning for.
3. **Give it a real constraint.** Pick a printing budget, a delivery format, a script, a language. Unconstrained work looks like unconstrained work, and clients can tell.

The strongest version of this is not a concept at all: find a small business with a real problem, charge a small real fee, solve it. Now it is client work, you have been paid, and you have a reference.

Where it lives

Two places, and both matter.

Your own page. A domain costs roughly ten to twelve dollars a year and outlives every platform that will die under you. The page itself can be free: Carrd's free tier, GitHub Pages, a public Notion page, a Figma community file, a plain HTML file you wrote yourself. It does not need to be clever. It needs six pieces, four sentences each, and an email address.

Wherever your clients actually look. That is Behance or Dribbble for design, ArtStation for games and concept art, Instagram for illustration and photography, YouTube or Vimeo for editing, LinkedIn if your clients are companies rather than people. Pick the one or two where your buyers are, not the ones where other creatives are. They are usually different places.

Then the unglamorous checks that decide most of it:

- It must open on a phone, on a slow connection. Most first views are on a phone.
- A Google Drive link that asks for access permission is a lost client. Nobody requests access.
- A 60MB PDF will not open. Keep it under about 10MB.
- Contact details on every page, not only the last one.

Today

Lay out everything you have made. Pick six. Write four sentences under each. That is a working portfolio, and it took an afternoon. If you want the design fundamentals underneath the pieces, design foundations is the companion to this.

BEFORE YOU MOVE ON

A motion designer has twenty-two pieces online, several of them genuinely excellent, and gets almost no replies to applications. What is the most likely mechanism?

A. Reviewers scanning quickly hit a weak piece and re-read the strong ones as luck, so the weakest visible work sets the impression rather than the best.
B. Twenty-two pieces is too small a body of work to demonstrate range, so the portfolio reads as inexperienced.
C. The work is strong but the pieces lack written case studies, which is what clients actually read first.
D. The portfolio is hosted on the wrong platform, so the right clients are never seeing it at all.

11 · 9 min

A picture cannot argue

THE ONE THING TO KEEP

A case study earns its place by naming the constraint and one decision a different designer would have made differently, and an honestly-sourced outcome beats an invented percentage because one unearned number makes a reader discount the whole page.

A picture does not argue

Put an image of a finished poster in front of a buyer and you have told them one thing: you can make a poster that looks like that. You have told them nothing about whether you understood the problem, whether the client got what they needed, or whether you would be good to work with. Those three questions are what they are actually trying to answer, and an image cannot answer any of them.

A case study answers them in about 200 words. That is the whole technique. Not a design blog essay, not a process documentary — roughly four short paragraphs sitting under the images.

The four parts of a two-hundred-word case study

An image proves you can render. These four short paragraphs answer the three questions the buyer is actually asking, and one invented percentage makes a reader discount everything else on the page.

The four parts

The situation, in the client's words. One or two sentences, concrete and dated. "A fourteen-year-old tuition centre in Indore was losing enquiries to a newer competitor two streets away whose signage looked more current." Not "the client needed a brand refresh". The specificity is doing two jobs: it proves the project was real, and it lets a reader with a similar problem recognise themselves.

The constraint. Every real project has one, and naming it is the single strongest signal of experience in the whole document. Budget under a certain number. Three weeks because the new term started. Had to be printable by a local vendor with two spot colours and no lamination. Had to work in Hindi and English at the same size. Amateurs hide constraints because they feel like excuses. Buyers read them as evidence you have worked inside reality.

One decision and why. Not every decision — one. The one that a different designer would plausibly have made differently. "I kept the original 1998 wordmark and rebuilt everything around it, because the families who refer this centre have been walking past that word for a decade and the name recognition was the only asset worth more than the redesign." A reader can agree or disagree with that. Either way they now know you think.

What happened. The honest version. If you have a number, use it. If you do not, say what you do know: "the centre reported enquiries up in the first term, though they also changed their fee structure in the same month, so the signage is not the only variable." Naming a confound makes every other number on your site more believable, because it shows you are not simply repeating whatever the client said on the phone.

The numbers problem

Most independent creatives never get outcome data. The client does not measure, or will not share, or the project was too small to move anything measurable. This is normal and it is not a reason to invent figures.

Three honest substitutes, in descending order of strength:

1. **A client sentence you can quote.** Ask for it at handover, while they are pleased, not six months later. The ask that works: "Would you write me two lines about what changed for you? Even just what you were worried

about before and whether it happened." That framing produces a usable quote because it asks about their experience rather than your talent.

2. **A continuation fact.** "They came back for the packaging four months later." Repeat business is a real outcome, it is fully within your knowledge, and buyers read it correctly.
3. **An operational fact.** "Delivered in eleven days against a fourteen-day deadline, printed first time with no plate corrections." Small, true, and it tells an anxious buyer the thing they most want to know.

What you must not do is write "increased sales by 40%" because the owner said business felt better. Anyone who has run a business knows that sentence is usually unearned, and an unearned number makes the reader discount everything else on the page.

Where people go wrong

The process carousel. Twenty screens of sketches, mood boards, grid overlays and rejected routes. It reads as padding, and worse, it shows the work you decided was not good enough. Two or three process images, chosen because they explain a decision, beat twenty that merely prove you were busy.

Writing about yourself. "I wanted to create something bold and timeless." Nobody is buying your wants. Replace every sentence beginning "I wanted" with one beginning "the problem was" or "the constraint was".

The uniform template. If all six case studies have the same six headings, readers stop reading at the second one. Vary the length. A small job can be three sentences.

Doing it with no money

You need no special software. A case study is text and images on a page. Write the text in a plain file first — LibreOffice Writer, Google Docs, the Notes app on a phone — before you touch any layout. If you draft it inside the design, you will write to fill the space.

For the images themselves, Photopea in a browser or GIMP on a desktop will resize and export everything you need; neither costs anything and both open the PSD files an agency might send you back. Export at roughly 1600px on the long edge and save at around 80% JPEG quality: on most portfolio pages that is visually indistinguishable from a 4000px original and loads perhaps four times faster on a phone on a weak connection, which is how a real proportion of your readers will see it.

The limitation worth knowing

A case study only works on somebody who reads. A meaningful share of buyers — art directors scanning forty portfolios in an afternoon, a shop owner on a phone between customers — will look at images and never scroll to the words. The case study is not there to convert them. It converts the slower, more valuable reader: the person deciding whether to spend real money with a stranger. Write it for that person and accept that most visitors will skip it.

BEFORE YOU MOVE ON

A designer has no outcome data for a project. The client will not share figures and never measured anything. What is the strongest honest thing to put in the 'what happened' paragraph?

A. A careful estimate, clearly marked as an estimate, of the likely increase in enquiries based on typical results for signage projects of this kind.

B. That the client commissioned a second project four months later.

C. Nothing at all — leave the outcome section out entirely, because an incomplete case study is more credible than one that admits it has no evidence.

D. The client's verbal comment that business felt better afterwards, written up as a measurable improvement so the case study has a concrete figure like most professional portfolios do.

12 · 9 min

Making work when nobody has hired you

THE ONE THING TO KEEP

Self-initiated work fails not because it is unpaid but because it usually has no constraint, no audience and no failure condition, so the job is to manufacture a real brief and label the piece honestly rather than to imitate a client project.

The circular problem, stated properly

You need work to show to get work. You have no work. Every guide says "just make something", which is true and useless, because the obvious version of "just make something" produces the thing that fools nobody: a redesign of a famous brand's logo, with no brief, no constraint and no consequence.

Art directors have seen roughly nine hundred unsolicited Coca-Cola redesigns. The reason they do not count is mechanical, not snobbish. The value of a portfolio piece is the evidence it gives that you can solve a defined problem under constraint for somebody whose money is at stake. A self-set exercise with no client, no budget, no deadline and no failure condition supplies none of that evidence, however good the artwork.

So the fix is not to avoid self-initiated work. It is to put the constraints back in.

Four ways to manufacture a real constraint

Work for a business that exists and is not paying you — with permission. Walk into the bakery with the sun-bleached menu board. Ask three questions about their customers. Make the new board. Show them. Some will use it; some will not. Either way you now have a real brief, a real audience, a real printing budget and a real limitation. Tell the truth in the write-up: "unsolicited work made after a conversation with the owner; they used the A2 version." That sentence is worth more than a polished fiction.

This is not free labour in the exploitative sense as long as you choose the project, set the scope, own the outcome and do not promise to keep going. The line you are holding is: you are making your own portfolio, and they may benefit. The moment they start requesting revisions, it has become a job and should be priced.

Give the fictional client a real brief. If you invent the business, invent everything that makes a brief hard. Budget: two spot colours, no die-cut. Audience: women aged 45 to 60 in a Tier 2 city who buy on trust, not on design. Deadline: Diwali. Constraint: the name must be legible on a 3-inch tub in a fridge. Write the brief before you open any software, save it, and publish it alongside the work. A reader can then judge whether the solution answers the question.

Enter something with a deadline and a judge. Briefs from D&AD New Blood, local design council competitions, poster calls from festivals, packaging challenges. Most are free to enter, most you will not win, and the win is not the point. The deadline is external and the criteria are written by somebody who is not you.

Volunteer for an organisation with real stakes. A school, a clinic, a ward-level campaign, a shelter. The work is genuinely constrained — they have no money, no time, and a specific thing that has to happen — and they will use it. Two cautions. Give it the same scope discipline you would give a paying job, or it will eat four months. And check they can actually implement it; there is no portfolio value in a beautiful identity nobody printed.

The honest labelling rule

Label every self-initiated piece as self-initiated. One line, in normal type, not hidden: *self-initiated*, or *unsolicited concept, not adopted*, or *competition entry*.

People break this rule because they think an unlabelled piece looks stronger. It does, until somebody asks about it on a call and the answer is awkward, and the awkwardness costs more than the piece ever earned. Art directors ask. It is one of the standard probing questions precisely because a portfolio of unlabelled concept work is a known pattern.

There is a second reason, less obvious. Labelling a piece as self-initiated lets you show something braver than a client would ever have approved, without the reader assuming you routinely ignore what clients want. The label protects the work.

What to make first

If you genuinely have nothing, the fastest route to three credible pieces is usually:

1. **One real local business**, done with permission, in whatever your core discipline is.
2. **One competition or open brief** with a fixed deadline, entered on time.
3. **One self-initiated project in the exact niche you want to be hired in** — if you want to do packaging for food brands, make packaging for a food brand, not a music festival poster.

That third one matters more than people expect. Buyers are literal. Whatever category of work sits on your site is the category you will be asked for. A portfolio of striking music posters will not get you packaging enquiries, no matter how good it is, because nobody is imagining the translation on your behalf.

The limitation

Self-initiated work has a ceiling that no amount of craft removes. It cannot show that you can take feedback, hold a deadline under someone else's pressure, or hand off files that a printer can actually use. Those are the exact things a nervous buyer is trying to assess, and they are only provable with real jobs.

So treat the self-initiated portfolio as scaffolding. It exists to get you the first two or three paid jobs, however small. The moment a paid piece exists — even a 4,000-rupee menu redesign — it should displace a self-initiated piece on the page, because one small real job outranks three magnificent hypotheticals in the mind of the person deciding whether to send you money.

BEFORE YOU MOVE ON

Two people each add a self-initiated piece. One redesigns a famous soft-drink identity with no brief. The other designs labels for an invented spice brand, publishing the brief they wrote first: two spot colours, legible at 3 inches in a fridge, aimed at buyers over 45 in a Tier 2 city. Why does the second carry more weight with a buyer?

A. Because inventing a brand shows more originality than reworking an existing one, and originality is what portfolio reviewers are scanning for.
B. Because the famous brand's identity is protected, so publishing a redesign of it carries a legal risk that the invented brand does not.
C. Because spice packaging is a more commercially useful category than soft drinks, so it attracts a larger pool of potential clients.
D. Because the published brief gives the reader something to judge the solution against, restoring the evidence a client supplies.

13 · 8 min

How much process to show, and to whom

THE ONE THING TO KEEP

Keep a process image only when it explains a decision the finished work does not explain by itself, put the finished work first because that is what earns the scroll, and never publish a rejected route you would not want to be hired to repeat.

Two readers, opposite needs

There is a permanent argument about whether portfolios should show process. It is unresolvable as stated, because two different buyers are reading the same page with opposite requirements.

A studio hiring you as a contractor wants process. They are trying to work out whether you can think, because they already have people who can execute, and they will be handing you ambiguous briefs. Show them only polished finals and they cannot tell your work from a template purchase.

A shop owner commissioning a sign wants the opposite. Process makes them anxious. Twelve rejected routes tell them the outcome was uncertain, and they are already nervous about spending money with a stranger on the internet. They want to see finished things that look like the finished thing they want.

So the question is never "should I show process". It is "which of these two people am I trying to reach", and then: what is the smallest amount of process that makes the case to them.

The test for keeping a process image

Keep a process image only if it explains a decision that the final work does not explain by itself.

That is a hard test and most images fail it. A grid of thirty thumbnail sketches does not explain a decision; it demonstrates effort, which nobody is buying. A photograph of your desk explains nothing. A mood board explains nothing to anyone but you, because mood boards are compressed references whose meaning lives in your head.

Images that pass the test:

- **A side-by-side of the constraint and the response.** The original shopfront photographed at dusk, next to the new mark at the same distance and light. This explains why the letterforms got heavier.
- **A rejected route with one line about why it lost.** "This version tested badly with older customers, who read the abstract mark as a different shop." This is the single most persuasive kind of process image, because it shows judgement rather than production.
- **A technical diagram the outcome hides.** The colour separation, the die line, the responsive breakpoints, the frame where the animation had to hold for the voiceover.

Three to five images that pass the test beat forty that do not, and they beat them on the same page for the same reader, which is the part people find counter-intuitive.

The ordering that works

Put the finished work first. Always, for both readers.

The reason is mechanical: on a portfolio page, most readers decide whether to continue within the first screen, and the finished work is the only thing that earns the scroll. Process-first case studies — opening with research photos and sticky notes — lose the audience before the payoff, and they lose the studio reader too, who has forty portfolios to get through and is scanning for a reason to stop.

So: hero image of the finished thing, a short line of context, then process, then more finished work, then the write-up. Anyone who reaches your process images has already decided the outcome is good enough to be curious about how it happened. That is the only state in which process is interesting.

The specific trap: showing work you do not want

Every rejected route you publish is a route somebody might ask for. This happens more than people expect. You show three directions, note that the client chose the third, and the next enquiry says "I liked the second one in your bakery project, can you do something like that for us".

Sometimes that is fine. Sometimes the second route was a weak idea you included for contrast, and now you are being hired to repeat your own worst work. If you would not want more work like it, do not put it on the internet. This applies to finished pieces too, and it is the single most common reason an established freelancer's enquiries drift away from the work they want: the portfolio is a menu, and people order from menus.

Doing it for nothing

Process documentation costs nothing but attention, and attention is the thing you will not have at the end of a project.

The practical habit: at the moment you finish each stage, export one image and drop it in a folder named for the job. Not later. At the end of a project the intermediate files are buried in versioned folders with names like `final_v7_ACTUAL.ai`, and reconstructing the story takes an afternoon you will never spend.

For screen capture on a phone or laptop, whatever is built in is enough. For desktop screen recording, OBS Studio is free on every platform and records a 1080p timelapse of you working without a watermark or a time limit; the paid alternatives at this task buy you convenience, not capability. For mocking up a printed piece, Blender is free and will render a folded carton or a book in context far better than a flat photo.

One caution on timelapses: a 45-second speed-up of you drawing is satisfying to watch and communicates almost nothing about your judgement. It performs well on social platforms, which reward watching, and poorly with buyers, who are hiring a decision-maker. Make them if you want reach. Do not confuse the reach with enquiries.

The limitation

Process pages have a failure mode nobody warns about: they make ordinary work look considered. A designer who documents heavily can present a mediocre outcome wrapped in enough reasoning that it reads as rigorous, and some buyers will be persuaded. This works until the second project, when the work has to be good rather than well-explained.

The check on yourself is simple. Cover the words. Look only at the images. If the finished work does not hold up in silence, the process pages are not a strength — they are a defence, and you are the person they are defending against.

BEFORE YOU MOVE ON

A freelancer keeps receiving enquiries for a flat illustrative style she included only as a contrast option in one case study's rejected routes. She does not want that work. What does this demonstrate about process pages?

A. Published rejected routes function as offerings, so anything you would not want more of should not be on the page at all.
B. Rejected routes should be shown without any explanation of why they lost, so readers understand they were not selected and do not request them.
C. Process images should be placed after the written case study rather than before it, so that only committed readers who understand the context ever see the rejected work.
D. The enquiries prove the rejected route was actually the stronger idea, and the real lesson is that the client's choice was wrong and she should reconsider presenting it as rejected.

14 · 9 min

Mockups, and where they start lying

THE ONE THING TO KEEP

A mockup may show the work as it would appear if implemented as specified and not as it would appear if something else were also true, which is why showing the highest scale a client plausibly operates at reads as competence while a Times Square billboard reads as a student.

Why context multiplies the same artwork

A logo on a white square is a shape. The same logo on a photograph of a shop awning at dusk is a business. Nothing about the artwork changed. What changed is that the viewer no longer has to do the imagining, and most viewers will not do the imagining.

This is the entire argument for mockups, and it is a strong one. It is also the reason mockups slide so easily into dishonesty, because the same mechanism that helps a good idea land will carry a weak one just as well.

The line between presentation and lying

A useful rule: a mockup may show the work as it would appear if implemented as specified. It may not show the work as it would appear if something else were also true.

Concretely, these are fine:

- Your packaging design on a clean render of the actual carton size the client will print.
- Your poster on a wall at the size and viewing distance it will hang.
- Your app screens inside a phone frame, at real pixel dimensions.

These are not:

- A logo laid over a photograph of a flagship store the client does not have and cannot afford.
- Billboards in Times Square for a two-person business in Nashik.
- An app on a wrist, a screen, a tablet and a laptop when only the phone version was built.
- Print work rendered with a foil and emboss the budget never included.

The second list is common and some of it is normalised in the industry. The cost is not moral, it is practical. A buyer who sees a Times Square billboard either discounts everything you show — because they know it is a stock template — or believes it and arrives with expectations you cannot meet. Both outcomes are worse than the plain version.

The professional version of scale-flattery is to show the work at the *highest scale the client plausibly operates at*, which for most small businesses is a shopfront, a delivery bag, a WhatsApp display picture and a 3-inch label. Getting that right reads as competence. A billboard reads as a student.

Making mockups with no budget

The paid default is Photoshop with smart objects and one of the mockup marketplaces. The free path does everything that matters.

Photopea, in a browser, opens PSD files including smart objects. Nearly every free and paid mockup pack ships as a PSD; you can double-click the smart layer, paste your artwork, and export. It runs on a low-end laptop because the rendering happens locally in the browser, and it needs no installation, which matters if you are working on a borrowed machine.

GIMP does the same job on a desktop, though its smart-object equivalent is clumsier. For simple placements, a perspective transform plus a multiply layer for the shadows gets you 90% of the way in about four minutes.

Blender is the serious answer for packaging and print. A folded carton, a bottle, a hardback book, a stack of business cards with real paper thickness — these are geometry problems, and a renderer solves them properly rather than faking them with a warp. The first carton takes an afternoon of tutorials. Every subsequent one takes twenty minutes, because you reuse the scene and swap the texture.

Your own camera. Print the thing at a local shop for the price of a coffee, photograph it on a real surface in real light, and it will outperform any render, because the imperfections read as real. This is the cheapest strong option and almost nobody does it.

The technical detail that gives it away

Amateur mockups fail on three specific things, all fixable in a few minutes.

1. **The artwork sits on top instead of inside.** Real surfaces have texture, and the artwork has to receive it. Set your artwork layer to Multiply over a fabric or paper photo and the weave shows through. On a screen mockup, add a very faint reflection.
2. **The lighting does not match.** If the photograph has a warm light from the left and your artwork is evenly lit pure white, the eye catches it instant-

ly, even when the viewer cannot say why. Drop a soft gradient on the artwork matching the photo's falloff.

3. **The scale is wrong.** A logo rendered at what would be 40cm across on a business card. Check against a known object in frame — a hand, a doorway, a standard bottle — before you publish.

Declaring renders

If an image is a render or a mockup rather than a photograph of a real produced object, say so. A single line under the image set — *mockups; the identity went to print in March* — costs you nothing and pre-empts the question.

This matters most in the categories where clients are buying physical outcomes. A printer, a signage buyer or a packaging manager is scanning for whether you have ever had work produced, because production is where designers fail. Showing eight gorgeous renders and no press-ready photograph tells them you probably have not, whatever the images look like.

The limitation

Mockups are persuasive in exactly the way that makes them unreliable as self-assessment. Your own weak concept, rendered well, will look convincing to you. Designers regularly ship an identity that photographs beautifully in a template and collapses at 12mm on a real label, because the template never tested the small size.

The defence is cheap and most people skip it: before you publish, print the artwork at actual size on ordinary paper, cut it out and look at it on a table at arm's length. Every problem the render hid — the counters filling in, the tagline vanishing, the colour reading brown rather than maroon — appears in about four seconds.

BEFORE YOU MOVE ON

A designer renders an identity beautifully on a mockup template and the client approves it. At press, the mark fills in and the tagline disappears on the 12mm label. What did the mockup fail to test, and what is the cheap defence?

A. It failed to test colour reproduction; the defence is to convert everything to CMYK before presenting so the screen preview matches the press output.
B. It failed to test the file format; the defence is to supply vector artwork so the mark scales cleanly to any size without loss of quality.
C. It never showed the artwork at its real physical size; printing it on ordinary paper, cutting it out and looking at it at arm's length exposes this in seconds.
D. It used a stock template rather than the client's actual carton dimensions, and the defence is to build a custom render in Blender for every project so the geometry is exactly right.

15 · 9 min

The site that has four jobs

THE ONE THING TO KEEP

A portfolio site converts attention that came from elsewhere rather than generating it, so it should be built in a weekend around four jobs — show the work, say what you do and for whom, and make starting a conversation obvious — with a domain you own as the only thing worth paying for.

What the site has to do

A portfolio site has exactly four jobs: show the work, say what you do, say who you do it for, and make it obvious how to start a conversation. Everything else on a typical creative website — the animated intro, the horizontal scroll, the custom cursor, the manifesto — is either neutral or actively costing you enquiries.

That sounds like a matter of taste. It is not entirely. There is a measurable mechanism underneath: a large share of your visitors arrive on a phone, on a mobile connection, often as the second thing they do after seeing your name somewhere. A site that takes eight seconds to become useful loses a meaningful fraction of them before it has said anything. Heavy autoplaying video backgrounds are the usual culprit, and they are the single most common self-inflicted wound on creative sites.

The structure that works

In order, on one page:

1. **Six to eight pieces of work, images first.** Largest first. No preamble.
2. **One sentence saying what you do and for whom.** "I design packaging and labels for small food producers." Not "multidisciplinary creative exploring the intersection of form and narrative."
3. **The case studies**, under or behind the work.
4. **Who you are**, four sentences and a face. The face matters more than the four sentences; people are deciding whether to trust a stranger with money.
5. **How to start.** An email address as plain text, and what to include. "Email me with what you're making, roughly when you need it, and a rough budget if you have one."

That last instruction does real work. Enquiries that arrive with a timeline and a budget can be answered in one reply. Enquiries that say "hi, what are your rates?" cost you three exchanges and convert far worse. Telling people what to send is free and changes the quality of your inbox within a month.

Say the budget thing

The most contested decision on a portfolio site is whether to publish prices. There is no universally correct answer, but the trade-off is knowable.

Publishing a starting figure — "projects typically start at ₹40,000" or "£1,500" — reduces the number of enquiries and raises the proportion that are serious. You lose the client who would have been talked up from a smaller budget; you stop spending Tuesdays on calls with people who wanted ₹5,000. If your problem is too many unqualified enquiries, publish. If your problem is silence, do not.

What is almost always wrong is a full price list for creative work, because the price depends on scope that you have not heard yet. A starting figure is a filter; a price list is a commitment made before you know anything.

Free ways to have a site

You do not need to pay for hosting, and for most people you should not pay for a custom build.

- **Carrd** — one page, free tier, good on a phone, ten minutes from nothing to live. The best default for a person who wants this done today.
- **GitHub Pages** — free hosting of static files, with a custom domain if you want one. If you can write basic HTML, this is the version nobody can take away from you and nobody can raise the price of.
- **WordPress.com free tier** or **Notion** as a public page — both ugly-ish but functional, both zero cost, both fine as a stopgap.
- **Cargo** and **Framer** have free tiers with a platform subdomain and reasonable defaults for image-heavy work.

The one thing worth paying for is the **domain name**, at roughly ten to fifteen currency units a year. Not because it looks more professional, though it does slightly. Because it is the only part of your online presence that you own. Any platform can change its terms, its pricing or its existence; a domain you control can be repointed at whatever is next, and every link and business card you ever handed out still works.

The pages people build that do not pay

A blog you will not maintain. An abandoned blog with three posts from two years ago is worse than no blog, because it dates the whole site.

A services list with twelve items. Listing everything you are willing to do reads as a person who does nothing particularly well. Three is plenty.

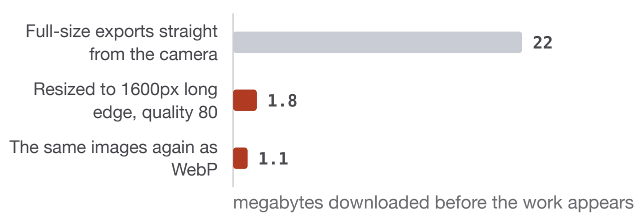
A contact form instead of an address. Forms lose messages, land in spam, and give the sender no copy of what they wrote. Plain text email works, and putting the address as real text rather than an image is fine; modern spam filtering handles the consequences better than obfuscation does.

Testimonials with no names. "Amazing to work with — J.K." carries no weight at all, because it costs nothing to write. A named quote from a named business is worth ten anonymous ones.

One technical thing worth doing

Compress your images. Export at about 1600px on the long edge, quality around 80, and prefer WebP if your host supports it. A typical uncompressed portfolio page ships 15 to 30 MB of images; the same page done carefully ships 1 to 2 MB and looks identical on a phone screen. On a slow connection that is the difference between a visitor who sees your work and one who does not.

What a portfolio page ships to a phone



Indistinguishable on a phone screen, and on a weak connection the difference is whether a visitor sees the work at all. An autoplaying video background costs more again, and it is the commonest self-inflicted wound on creative sites.

The honest limitation

A portfolio site does not generate enquiries. It converts attention that came from somewhere else — a referral, a platform post, a cold email, a conversation at a wedding. People build the site first because it is the part that feels like progress and involves no rejection, and then wait.

Treat the site as the place you send people, not the place people find you. It should take a weekend at most, and then you should stop touching it and go do the harder work of getting somebody to look at it.

BEFORE YOU MOVE ON

A freelancer publishes 'projects typically start at £1,500' on her site. Enquiries drop by about half. Under what circumstance is this a good outcome rather than a bad one?

A. Always, because stating a starting figure signals confidence, and any enquiry lost to a published price was never going to convert at a fair rate anyway.
B. Never, because a starting figure anchors the client low and every subsequent quote gets measured against £1,500 rather than against the value of the work.
C. Only when the figure is high enough that it excludes the entire small-business segment, since the goal of publishing a price is to move upmarket.
D. When her problem was too many unqualified enquiries eating her week, rather than too few enquiries arriving at all.

16 · 9 min

Five platforms, five different currencies

THE ONE THING TO KEEP

Choose a platform by asking what a viewer is in a position to do after seeing your work there, not by audience size, and convert whatever attention it gives you into an email list you own, because reach on a borrowed account can be cut overnight with no appeal.

They are not interchangeable

"Post your work online" is advice that treats five very different machines as one thing. Each platform pays out in a different currency, and choosing wrong costs you months.

The question to ask about any platform is not how many people are on it. It is: **when somebody sees my work here, what are they in a position to do about it?**

What each one actually returns

Behance is indexed by search engines and browsed by recruiters and agency producers looking for a specific skill. A well-tagged project can surface in a search two years later. Its weakness is that engagement is low and the audience is mostly other designers. It pays in slow, occasional, high-quality enquiries.

Dribbble rewards a small, attractive crop of a screen or a mark. That single fact shapes the whole culture: work is optimised for the thumbnail, and the work that wins is often the work with the least real-world constraint. It has a genuine hiring board and real recruiter traffic. It pays in job leads and in peer visibility, not usually in direct client work.

Instagram reaches non-designers, which none of the others do. Your bakery client is on Instagram; she is not on Behance. Its cost is a treadmill: the feed rewards frequency, and reach on a post decays within about 48 hours. It pays in local and small-business enquiries, and it charges you in weekly effort.

ArtStation is where studios hire for games, film and concept work specifically. If that is your field it is close to mandatory. If it is not, it is irrelevant, and no amount of posting will make it relevant.

LinkedIn is where people with budgets are, and it is under-used by creatives because it feels corporate. A post explaining a real constraint you solved for a real business reaches marketing managers and founders. It pays in higher-budget work than any other free channel, and it charges in feeling slightly ridiculous.

YouTube or a long-form channel pays in authority, very slowly, and is only worth it if teaching is genuinely part of your plan.

The arithmetic nobody does

Pick the platform by working backwards from the buyer you want.

If your target client is a founder with a ₹2,00,000 budget, ask where that person spends time. It is not Dribbble. If your target is an agency that will subcontract you at a day rate, it is Behance and LinkedIn. If your target is the restaurant two streets away, it is Instagram and physically walking in.

Most independents get this wrong in a specific direction: they post where other people in their craft are, because that is where the approval is. Approval from peers feels like progress and does not pay rent. A post with 400 likes from designers and a post with 6 likes that included a marketing head are not comparable events.

Posting so it does something

Three habits raise the return on the same work, on every platform.

1. **Lead with the constraint, not the craft.** "This had to read at four metres in the dark, on a shutter that the owner repaints every monsoon" outperforms "new identity for a local café", because the first sentence is about a problem the reader might also have.
2. **Post finished things, not works in progress.** Work-in-progress posts perform well socially and convert badly, for the same reason process-heavy portfolios do: a buyer wants evidence of outcomes.
3. **Name the client and tag them** when you have permission. They will often reshare, which puts your work in front of their customers, who are the same kind of people as your next client. This single habit is worth more than any posting-schedule strategy, and it costs one message asking permission.

The dependency you are building

Everything on a platform is borrowed. The account can be suspended by an automated system with no appeal you can reach, the reach can be cut by an algorithm change overnight, the platform can change its terms, and the follower list is not exportable in any useful form.

This is not hypothetical alarmism; it is a routine occurrence, and the people it hits hardest are the ones whose entire client pipeline ran through one account.

The defence is one habit: convert platform attention into something you own. That means an email address — yours, on your domain — and ideally a simple mailing list of people who asked to hear from you. A list of 200 email addresses you can contact directly is worth more than 20,000 followers on a service you do not control, because you can reach all 200 of them and you can reach perhaps 400 of the 20,000.

The limitation

Posting work is a slow, unreliable channel with a long lag and no guaranteed return. Someone will always tell you about the designer who posted one project and got a Nike enquiry. That is survivorship reporting; the thousands who posted equally good work and got nothing do not write posts about it.

Treat platforms as compounding background activity — one good post a week, not five mediocre ones a day — and run your direct outreach separately. The people who get consistent work from platforms almost always had a direct-outreach habit first, and the platform made the outreach land better by giving the stranger something to find.

BEFORE YOU MOVE ON

A packaging designer wants clients with budgets above ₹2,00,000. She posts consistently on Dribbble and gets steady likes from other designers but almost no enquiries. What is the mechanism behind the failure?

A. Her posting frequency is too low for the platform's ranking system, so the work is not reaching enough of the available audience to convert at a normal rate.

B. The people seeing the work are not the people who commission it, so engagement there cannot convert however high it goes.

C. Packaging work photographs badly in the small thumbnail crop the platform favours, so the craft is not visible and buyers cannot assess quality from the post.

D. She is not tagging her posts with searchable keywords, so the work never surfaces for people searching that platform for packaging designers months later.

17 · 9 min

The third of your work that is locked

THE ONE THING TO KEEP

Ownership and permission to display are separate questions, so read the clause, ask a narrow question at handover while the relationship is warm, and put a portfolio clause in your own contract because the request is nearly always granted at the start and nearly always awkward at the end.

The gap in every experienced portfolio

The longer you work, the more of your best work becomes unshowable. A product that never launched. An identity killed by a new marketing director. Two years inside an agency where everything went out under the agency's name. A client whose contract has a confidentiality clause you signed without reading.

This is not a fringe problem. For anyone with a few years behind them, it is common for a third to a half of their strongest work to be blocked, and the portfolio that results is unrepresentative in a specific, damaging way: it over-represents small clients who did not have lawyers, and under-represents the large ones who did.

First, find out what is actually forbidden

Most people assume more restriction than exists. Go and read the contract.

Three quite different things get confused:

A confidentiality clause usually covers the client's information — their plans, figures, customer data, unreleased products. It very often does not cover the fact that you worked for them, and frequently does not cover work that has been publicly launched. Once the packaging is on a shelf, the design is not confidential; anyone can photograph it.

A non-disclosure agreement may be broader and may have a term — two years, five years — after which it lapses. Check the date. Work that was locked in 2022 may be free now.

An assignment of copyright transfers ownership but says nothing about whether you may show the work. Ownership and publicity are separate questions, and people conflate them constantly. A client can own the artwork outright and still be perfectly happy for it to appear in your portfolio; you just need their permission, not your copyright.

So the first move is always: read the clause, then ask. Ask the person you worked with, not the legal department, and ask specifically.

The ask that usually works

A request that names exactly what you want to show gets said yes to far more often than a general one. Compare:

> *"Can I put the project in my portfolio?"*

against

> *"Now that it's launched, may I show the three pack photographs and the logo on my site, with a two-line description and no mention of volumes, pricing or the launch timeline? Happy to send you the page before it goes up."*

The second names the boundary, pre-empts the thing they are actually worried about — commercial detail leaking — and offers a review. It converts because it makes saying yes cheap and low-risk for the person deciding.

Ask at the right moment: at handover or just after launch, when the relationship is warm and the work is a success in their minds. Asking eighteen months later means finding out your contact has left, and their replacement has no reason to take any risk for a stranger.

What to do when the answer is no

Four legitimate options, roughly in order of usefulness.

Show it privately. A PDF you send on request, or a password-protected page. You may still be bound — check whether the clause prohibits all disclosure or only public disclosure — but in many cases a named individual under a mutual confidence is acceptable where a public page is not. This is standard practice in advertising and product design.

Anonymise it. Change the client name to a description — "a national fertiliser distributor" — and remove logos, figures and identifying photographs. This is weaker than it sounds: much creative work is identifiable at a glance, and an anonymised identity project is often obvious to anyone in that industry. It works better for work where the craft is the point and the client is incidental, such as retouching, motion or illustration.

Describe it in words. No images at all. "Rebuilt the packaging system for a dairy brand across 34 SKUs in three languages; the constraint was that every variant had to be distinguishable at two metres in a cold cabinet." An experienced buyer can evaluate that paragraph. It is much better than pretending the years did not happen.

Replace it. Make something self-initiated in the same territory, clearly labelled, that demonstrates the same capability. Slower, but fully yours.

Agency and studio credit

If you worked inside a team, the rule is: claim your contribution, precisely, and never imply more.

> *"At [studio], 2023–2025. I led the type system and drew the icon set; the identity was directed by [name] with a team of five."*

This is not modesty for its own sake. The industry is small and credit disputes travel. A designer who claims a famous campaign they art-directed one frame of will eventually be in a room with somebody who was there. The precise version is also more useful to a buyer, because it tells them what you can actually do alone.

Build the habit that prevents the problem

Two things, done during the project rather than after it, remove most of this pain permanently.

Put a portfolio clause in your own contract. One sentence: *The designer may display the delivered work and describe the engagement in portfolios and promotional material after the work is publicly released, excluding any confidential commercial information.* Clients almost never object when it is raised at the start. They often object when it is raised at the end, because by then it is a new request rather than part of the deal.

Archive everything, immediately, in a form you can still open. Flattened PDFs and high-quality images of every delivery, in a folder per client, backed up. Software versions rot, links break, cloud accounts get closed, and the client's own website will be redesigned. In five years, when permission finally comes through, the only copy of that work may be the one you kept.

The limitation

None of this fully solves it. Some work is genuinely locked forever, some clients will never reply, and some contracts were signed years ago on terms you would not accept now. You will have a portfolio that is a partial and slightly distorted picture of what you can do, and so does everybody else at your level. What you can control is that the gap is covered by a sentence rather than a silence.

BEFORE YOU MOVE ON

A freelancer signed a contract assigning all copyright in a logo to the client. She wants to show it. What does the assignment tell her about whether she may?

A. Nothing on its own — assignment transfers ownership, while display is a separate permission she can simply ask for.
B. She may not show it, because she no longer owns the artwork and displaying someone else's copyrighted work without a licence would be infringement.
C. She may show it freely, because copyright assignment covers only commercial exploitation and portfolio display is explicitly exempted as fair use in most jurisdictions.
D. It depends entirely on whether the contract was work-for-hire or an assignment, since only work-for-hire strips the creator of the right to display the piece afterwards.

18 · 8 min

The file that gets forwarded

THE ONE THING TO KEEP

Links get visited and files get forwarded, so keep a PDF under about 5MB with a searchable filename and a reel that opens on its strongest three seconds, because most viewers who stop watching stop within the first ten.

Not everyone will visit your site

A producer forwards your name internally. A prospective client wants something to show a partner. A procurement process asks for "credentials". In each case the thing that travels is a file, not a link — because files get forwarded, opened offline, attached to emails and read in meetings where nobody is going to type a URL.

So alongside the site, you need a portable version. For most disciplines that is a PDF. For anything time-based — motion, video, animation, sound — it is a reel, and the two behave very differently.

The PDF

Keep it to roughly ten to fifteen pages, and design it to be read at a glance on a laptop screen in a meeting, not printed.

A structure that works:

1. **Cover**: your name, what you do, one line, a date.
2. **Six to eight projects**, one to two pages each. Big image, project name, client, one sentence of context, one sentence of outcome.
3. **A capability page**: what you do, what you do not, and how you work.
4. **Contact**, with your email in selectable text.

Two technical details matter more than the layout.

File size. Many corporate mail systems reject attachments above 10 MB, and some are stricter. A 45 MB portfolio PDF silently fails to arrive, and the person who was going to recommend you assumes you never replied. Export at 150 dpi with JPEG compression; on screen it is indistinguishable and it will land under 5 MB. Ghostscript or the free online compressors will squeeze an existing file if you have lost the source.

Filename. `portfolio_final_v3.pdf` in somebody's downloads folder is anonymous and unfindable. `Priya-Raman-packaging-portfolio-2026.pdf` is searchable months later. This is a two-second decision that determines whether you exist in a stranger's file system.

Keep the pitch version and the case-study version separate. A deck that is being talked over should have almost no words on it, because an audience cannot read and listen at once. A deck being emailed has to work alone, so it needs the sentences. Trying to make one file do both produces something that fails at both.

The reel

A reel is a different object with a specific failure mode: the viewer stops watching.

The numbers are brutal and consistent across every kind of showreel. Most viewers who stop, stop in the first ten seconds. This has one clear implication that most reels ignore — **your best three seconds go first**, not in the middle, not building to a climax. There is no climax, because the audience is not there for it.

Practical shape for a general reel:

- **Length: 45 to 90 seconds.** Under 45 seconds people finish it, which is good. Over 90 and you are relying on interest you have not earned.
- **Open on your strongest shot.** No animated logo intro. A logo sting at the front of a reel is the clearest possible signal that you have not thought about who is watching.
- **Cut to the music, but survive without it.** Many people watch with sound off, especially on a phone or in an open office. If your reel is incomprehensible silent, it has a hole in it.
- **End with your name and email on screen for at least four seconds**, long enough to read and photograph.

Make a specific reel for a specific pitch whenever the stakes justify it. A 40-second cut containing only the work relevant to that client will beat your general reel almost every time, because relevance is what the viewer is scanning for.

Free tools for both

For the PDF: **Scribus** for a proper laid-out document, or **LibreOffice Impress** exported to PDF for something faster, or **Inkscape** page by page if you want fine control of a small number of pages. Canva's free tier works and is quickest, with the caveat that its exports can be heavy and you should check the file size before sending.

For the reel: **DaVinci Resolve** free edition is a full professional NLE, including colour and the Fairlight audio page, with no watermark and no time limit; the paid Studio version buys you some GPU-accelerated effects and higher-than-4K export, none of which a showreel needs. **Shotcut** and **Kdenlive** are lighter and run on older machines. For the audio, **Audacity** will level your music so the reel is not twice as loud as everything else in the viewer's playlist.

Music licensing is the part that catches people. A reel scored to a commercial track will very likely be muted or blocked on YouTube and Instagram by automated content matching, and worse, you cannot legally send it to a client as promotional material. Use the YouTube Audio Library, Free Music Archive with a compatible licence, or ccMixter, and keep a note of the track, the licence and where you got it.

Where to host it

Upload the reel somewhere that plays instantly and does not show recommended videos afterwards. Vimeo's free tier and a plain self-hosted MP4 both work; YouTube works but ends by suggesting a competitor's reel, which is a small, real cost.

Also carry the file itself. Wi-Fi in meeting rooms fails, and a person who has to say "it's not loading" for ninety seconds has lost the room.

The limitation

A deck or a reel is a compression, and compression loses the thing that most often wins work: the explanation of why a decision was made. Nobody has ever hired someone off a reel alone. What these files do is get you into a conversation with a person who has already decided you are plausible.

Which means the goal is not to be complete. It is to be good enough, fast enough, and easy enough to forward — and then to be available when the conversation happens.

BEFORE YOU MOVE ON

A motion designer's reel opens with a six-second animated version of her own logo, then builds to her best sequence at the 50-second mark. Why does this structure lose work?

A. Six seconds is too short for a title card to establish a personal brand, so the opening reads as rushed rather than deliberate.
B. Self-made logo animations are held to a higher standard than client work, so reviewers judge her whole reel by that one sequence.
C. Most viewers who abandon a reel do so in the first ten seconds, so the strongest work has to be at the front rather than the end.
D. A reel should never exceed 45 seconds, so the sequence at 50 seconds falls outside the window in which any viewer will still be watching.

19 · 8 min

Twenty minutes at handover

THE ONE THING TO KEEP

Portfolio rot is a scheduling loop rather than a discipline failure, and the break in it is a twenty-minute ritual at delivery — export images, write four sentences, ask for the quote and the permission, record the real hours — because assembling prepared material takes an evening and reconstructing it takes a fortnight.

Portfolio rot is a schedule problem

Nearly every independent creative has the same story. The site was built in a focused week, it was accurate for about four months, and then work got busy. Two years later the front page still leads with a project from a client they no longer want more of, in a style they have moved past, and the three best things they have made are in a folder on a hard drive.

The cause is structural, not a lack of discipline. Portfolio work happens when you are not busy; you are least busy when work is scarce; work becomes scarce partly because the portfolio is out of date. The loop closes on itself and you only notice at the bottom of it.

The fix is not a bigger annual effort. It is a much smaller habit attached to the end of each project, while the files are open and you still remember what happened.

The twenty-minute handover ritual

At the moment you send the final files — not a week later — do these four things. Twenty minutes, in a folder named for the client.

1. **Export three to five images** at portfolio resolution, roughly 1600px on the long edge. Not the working files. Flattened, final, named clearly.
2. **Write four sentences** into a plain text file: the situation, the constraint, one decision, what happened. You will never remember the constraint in eight months, and the constraint is the interesting part.
3. **Ask for the quote and the permission**, in the same email as the final delivery. "Two lines about what changed for you would mean a lot" and "may I show this once it's live" both land far better attached to a delivery than sent cold later.
4. **Note the actual numbers**: what you quoted, what you delivered, how many hours it really took. This is for pricing, not for the portfolio, but it is the same twenty minutes and you will never capture it otherwise.

That is the whole system. Everything else is assembly, and assembly of prepared material takes an evening rather than a fortnight.

Adding is easy, cutting is the discipline

A portfolio has a maximum useful size of roughly six to eight pieces, for a reason that has nothing to do with taste: a viewer's judgement of you settles on the weakest piece they see, not the average. Every addition therefore has to displace something, or the collection gets worse as it grows.

Twice a year, do one pass with one question for each piece: **do I want more work like this?**

Not "is this good". Not "was this hard". Do I want more of it. The piece that took four months and won an award but came from a category you are trying to leave is the piece to remove, and it is the hardest one to remove, because sunk effort feels like value.

This is the mechanism that quietly redirects a career. Your enquiries are drawn almost entirely from what is visible. A designer who wants to move from social media graphics to packaging does not get there by declaring it; they get there by removing social media work from the site, which feels like deleting their income and is the only thing that works.

When to rebuild versus when to update

Rebuild the site when what you sell changes. Update it when the work changes.

Most people do the reverse: they rebuild every eighteen months out of restlessness — new typeface, new grid, new layout — while the actual projects stay the same. That is a week of work that changes nothing about who enquires. Meanwhile the far higher-return change, swapping three projects, gets postponed because it does not feel like a project.

A useful test before any redesign: write down what a visitor will be able to do after the redesign that they could not do before. If the honest answer is "see a nicer typeface", do the swap instead and go outside.

Dating things, and not dating things

Put years on projects. A portfolio with no dates makes a careful reader assume the work is old, because that is the usual reason people hide dates. Visible dates also let good old work stay good — a strong 2021 identity presented as a 2021 identity is fine, while the same piece undated and assumed current reads as stale.

The exception is your own bio. "Eight years of experience" ages badly in a very specific way: you will forget to update it, and in 2029 it will still say eight, which is worse than saying nothing. Write "since 2018" instead. It updates itself.

Costing nothing

This habit needs no tools beyond what you already have. A folder structure, a text file per job, and whatever you use to export images. If you want something slightly more organised, a single spreadsheet in LibreOffice Calc with one row per project — client, date, quoted, actual hours, permission granted yes/no, images exported yes/no — does the whole job, and doubles as the pricing record you will need when you next raise your rates.

Back it up somewhere that is not the laptop. Portfolios are the one professional asset an independent creative owns outright and cannot reconstruct, and hard drives fail without warning at a rate that surprises people who have not had one fail yet.

The limitation

None of this makes a portfolio accurate in real time. There will always be a lag between what you can do now and what the page shows, and the lag is longest exactly when you are busiest — which is also when the work is best.

Accept the lag and shorten it at the cheapest point. Twenty minutes at handover turns a two-week task into a two-hour one, and a two-hour task actually gets done in the quiet week, whereas a two-week one gets postponed until the quiet week has become a quiet quarter.

BEFORE YOU MOVE ON

A designer wants to move from social media graphics into packaging. She adds two strong self-initiated packaging pieces to her site but keeps all her social media work, since it represents real paid jobs. A year later she is still being asked for social graphics. Why?

A. Two pieces is too small a sample for buyers to believe she can do packaging, and the fix is to add several more packaging projects until they outnumber the social work.

B. Enquiries are drawn from what is visible, so the visible social work keeps generating social requests until it is removed.

C. Self-initiated packaging pieces carry no weight with buyers, so unpaid work in a new category can never redirect the kind of enquiry a portfolio attracts.

D. Search engines have already indexed her site under social media terms, so the change will not take effect until the index refreshes over a longer period.

CASE STUDY · MODULE 2

Deleting sixty per cent of the income

Kochi. A video editor with forty-one pieces on his site, most of the enquiries coming from the work he wants to stop doing.

Anand edited video for seven years, the first three at a wedding studio and the last four alone. His site carried forty-one pieces. Twenty-six were wedding films and highlight reels. Eleven were corporate: factory walkthroughs, a hotel group's room tours, two training videos for a cashew processing company. Four were what he actually wanted more of — long-form interview edits for a Malayalam podcast and two documentary shorts for an NGO working on coastal erosion.

His enquiries were almost entirely weddings. In the previous twelve months, sixteen of nineteen enquiries had been weddings or engagement shoots, and they were about sixty per cent of his income. His effective hourly rate on them, once he counted the sixty hours of logging and the three rounds of family feedback that arrived through a WhatsApp group, was around ₹330. On the podcast work it was about ₹1,100.

He understood the mechanism, which is that a portfolio is a menu and people order from menus. He had been telling clients for a year that he was "moving toward documentary work" and nothing had changed, because the declaration was in his conversations and the evidence was on his page.

So the decision in front of him was whether to remove the twenty-six wedding films.

The argument against was straightforward and not stupid. Weddings were ₹1,08,000 a quarter, arriving reliably, in a season he could predict. He had a two-year-old daughter and an EMI. Nobody in Kochi was commissioning documentary shorts at volume, and the coastal erosion film had been paid for by a grant that had ended. Removing the wedding work meant removing the only thing on his site that anyone had ever paid him for at that frequency, in a market where the alternative demand was thin and unproven.

The argument for was equally concrete. He had run the numbers at the end of the financial year and found his utilisation was seventy-one per cent — very high — while his income was flat for the second year. He was busy and not moving. The wedding work consumed the weeks in which he would otherwise have approached the four Malayalam-language production houses and eleven NGOs he had listed and never written to. And every wedding film on the page produced another wedding enquiry, which produced another wedding film, which he was then too busy to stop taking.

There was a third option he considered and rejected: keep both, and put the documentary work first. He had tried a version of this already by reordering the grid. The enquiries had not changed, because the wedding work was still visible, still numerous, and still the thing a reader scrolled past most of.

Cutting the page was only half of it, and the smaller half. What the seven remaining pieces needed was four sentences each: what the client actually needed and why, the constraint that shaped it, one decision he could defend, and what happened afterwards. He had none of that written down for any of them, because he had never had a reason to write it while the files were open, and reconstructing it two years later took him a full weekend of scrubbing through timelines.

The erosion film was the one that taught him what the words are for. The images are a fishing village and a receding shoreline; they do not say that the NGO needed it to work silently on a phone in a Delhi meeting room, that the entire narration therefore had to survive as burnt-in Malayalam and English subtitles at a size legible on a five-inch screen, or that he cut the interview footage to eleven minutes when the grant expected thirty because eleven was what a funder would actually watch. A viewer cannot infer any of that, and it is the only part of the project that demonstrates judgement rather than software.

He had no outcome numbers for any of it and refused to invent one. What he had instead were three honest substitutes: a quotable sentence from the NGO's programme head, asked for in the delivery email while she was pleased; the fact that the podcast had come back for a second season, which is a real outcome fully within his knowledge; and a delivery fact — three films, eleven days, first cut approved without changes — which is small, true and exactly what an anxious buyer wants to know.

> **STOP HERE**
>
> Before turning the page: what would you have done, and what would it have cost if you were wrong? Write it down. The point of the next section is to compare.

WHAT HAPPENED

He cut the site to seven pieces: two documentary shorts, three podcast interview edits, one factory walkthrough kept because it was genuinely good and proved he could shoot on an industrial site, and one wedding film — his best, labelled with its year. He did not tell his existing wedding clients anything and did not stop taking wedding work; he simply stopped advertising it, and quoted it at ₹60,000 rather than ₹38,000 when it came anyway.

The first quarter was bad. Enquiries dropped from five to one. The one was a wedding, at the old rate, from a referral who had seen his work at a cousin's reception, which is a route the site never touched. He had budgeted for this out of a four-month buffer, which is the only reason the decision was survivable.

In the second quarter the shape changed. A production house in Ernakulam that had found the erosion film on his page asked him to cut a thirty-minute pilot, at ₹1,15,000. A health NGO commissioned three eight-minute films at ₹48,000 each. Wedding enquiries fell to two in six months, and he took both at the higher price because there was nothing else in those weeks. Eighteen months on, his turnover was up about a fifth and his effective hourly rate had roughly doubled, and he would say — accurately — that the thing that changed his career was pressing delete on work he was proud of.

Anand had already tried reordering the grid so the documentary work came first. Why did that not change his enquiries?

Because a portfolio is judged by what is visible, not by what is at the top. Twenty-six wedding films still occupied most of the page, so a reader scrolling through formed the impression that this is a wedding editor with some other credits. Buyers are literal and do not imagine the translation on your behalf. Order is a weak instrument against volume; removal is the only lever strong enough to change the category somebody thinks they are looking at.

He kept one wedding film and dated it. What is the argument for keeping one rather than none?

One dated piece shows the capability without advertising it as the business: it tells a reader he can handle long-form live capture and multi-camera sync, which is relevant to documentary work, while a single labelled 2023 piece cannot dominate an impression the way twenty-six can. Dating it also stops the piece reading as stale — an undated portfolio makes a careful reader assume everything is old, because hiding dates is usually why people hide them.

His first quarter after the cut had one enquiry instead of five. What made that survivable, and what would you tell somebody attempting this without it?

A four-month cash buffer. The cut is a deliberate reduction in demand while a different demand builds, and the gap between the two is measured in months, so it is funded out of runway or it is not attempted. Without a buffer the honest sequence is the reverse: build the pipeline and the reserve first, keep quoting the unwanted work at a higher price so it pays for the transition, and make the cut from a position where a quiet quarter is an inconvenience rather than an emergency.

MODULE 2 · TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record: answers and the reason behind each are at the back. If two questions from the same module go wrong, re-read that module before the exam rather than after.

1 A reviewer with eleven tabs open forms a judgement of your portfolio. What is that judgement actually anchored to?

A. The average quality of everything on the page
B. The weakest piece they see
C. The first piece, which is why ordering matters more than editing does
D. The number of pieces, as a proxy for how much work you have had

2 Which element of a case study is the strongest single signal of experience to a buyer?

A. The constraint the project had to work inside
B. The number of concepts explored before arriving at the final one
C. The software and the techniques used to produce the final artwork
D. A percentage improvement the client reported after the work shipped

3 How should you decide whether a process image earns a place in a case study?

A. Show all of it, because judgement is the thing actually being hired
B. Show none of it, because buyers want finished things
C. Keep an image only if it explains a decision the final work does not
D. Show it only when the outcome is weak and needs a supporting argument

4 Where is the line between presenting work in a mockup and misrepresenting it?

A. Anything that helps the client imagine the work in use is acceptable
B. Anything the client could plausibly afford to produce within a year
C. Only photographs of work that has actually been produced
D. The work as it would look if implemented as specified

5 Why label a self-initiated piece as self-initiated, rather than leaving the label off?

A. So the work can be braver without implying you ignore clients
B. Because unlabelled concept work is not legally yours to publish
C. Because art directors cannot tell the difference without a label
D. Because platforms require a disclosure on any unsolicited concept work

6 Portfolio rot is a loop: the site goes stale while you are busy, and work gets scarce partly because the site is stale. Where does the loop break?

A. Set aside a full week each year to rebuild the site properly
B. Rebuild the site whenever the layout starts to feel dated
C. Export, write four sentences and ask, at the moment of delivery
D. Photograph everything as you go and assemble it during a quiet month

MODULE 3

Where the work comes from

Almost all independent creative income arrives through four channels that behave nothing like each other: referral converts best and cannot be switched on, subcontracting is fastest from a standing start, outreach is the only one you control, and inbound compounds over years. This block works each of them properly, including the half of the job nobody teaches — deciding which enquiries to stop spending time on.

> BY THE END OF THIS MODULE YOU CAN
>
> Run a pipeline deliberately rather than hopefully — pick the channel that matches your runway, get onto an agency roster with a rate and a date, ask for a referral in a form somebody can actually answer, qualify an enquiry on outcome, timing, budget and decision-maker before writing a proposal, follow up three times and stop — and say for any given channel what its lag is and what it costs you when it fails

20 · 9 min

Four channels, not forty tactics

THE ONE THING TO KEEP

The channels that convert best are the ones you control least and every channel has a lag, so a person who needs money within six weeks has only outreach and subcontracting available, whatever the advice about building an audience says.

Four channels, not forty

Advice about finding clients usually arrives as a list of thirty tactics, which is unhelpful because it implies they are comparable. They are not. Almost all independent creative income arrives through four channels, and they behave so differently that treating them as one activity is the main reason people work hard at getting work and get none.

Referral. Someone who has worked with you tells someone else. Highest conversion by a distance — a referred enquiry often closes at better than one in two, against perhaps one in twenty for cold contact — because the trust problem is already solved before you speak. Its defect is that you cannot switch it on. It arrives when it arrives, and it is roughly proportional to how many people you finished well with two years ago.

Subcontracting. An agency, a studio, a larger freelancer or a production company hires you to do part of a job they have sold. The work is steady, the brief is usually clear, you are insulated from the client's indecision, and the rate is lower because somebody in the middle is carrying the risk and the account management. It is the fastest channel to build from nothing and the easiest to become dangerously dependent on.

Direct outreach. You contact a specific business with a specific reason. Low conversion, fully within your control, and the only channel that reliably works when you have no history. This is the one people avoid, and it is the one that makes the difference in the first two years.

Inbound. Someone finds you — search, a platform post, a directory, a talk you gave. Slow to build, compounds over years, and is mostly a function of having been visible in one identifiable place for a long time.

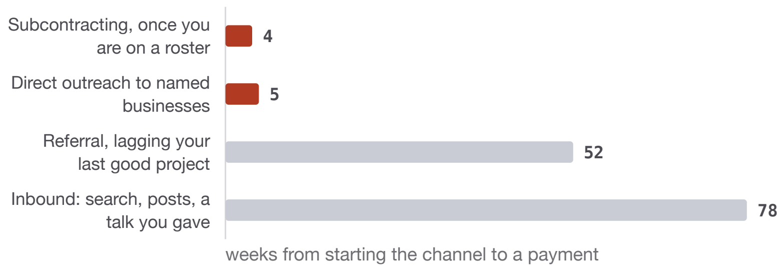
The proportions that matter

Two things about these channels are worth internalising because they determine how you spend your week.

First, **the channels that convert best are the ones you control least.** Referral and inbound arrive on their own schedule. Outreach converts poorly and works on Tuesday afternoon if you decide it does. This is why a career built only on referral feels wonderful for a year and then has a silent quarter that nothing can be done about.

Second, **each channel has a lag.** Outreach lands in two to eight weeks. Subcontracting lands within a month of getting on a roster. Referral lags your last good project by six months to two years. Inbound lags by a year or more. Anything you do today for the first time is arriving in a channel whose clock started today, which is why "I need work this month" and "I should start posting" are answers to different questions.

How long each channel takes to produce the first money



The two you control are the two that can move fast, and they are the two people avoid. Anything started today arrives on a clock that started today, which is why needing work this month and starting to post answer different questions.

Matching the channel to the situation

The practical translation is a rule about sequence.

If you need money within six weeks, the only two channels that can deliver are direct outreach and subcontracting. Nothing else is fast enough, whatever anyone says about personal branding. Spend the week writing to agencies and to specific businesses, and treat everything else as optional.

If you are stable for three months, split the effort. Keep enough outreach going to stop the gap forming, and start the slow things — the platform habit, the directory listings, the one talk, the one piece of writing — because a year from now you will want them mature.

If you have been busy for a year and referrals are covering you, that is exactly the moment the risk is highest, because you have let the controllable channels go cold and you will not know until the busy client's budget is cut.

The one measurement worth keeping

Write down, for every paid job for a year, where it came from. One line per job in a spreadsheet: client, channel, value.

This takes minutes and produces the single most useful fact about your business: what your income actually depends on. Nearly everybody is wrong about this before they measure. The common discoveries are that 70% of income came from two clients, or that six months of platform posting produced one job worth less than the time spent, or that the agency subcontract work quietly became 80% of revenue while feeling like a sideline.

You cannot fix a concentration you have not noticed, and the first symptom of an unnoticed concentration is normally an email saying the budget has been reallocated.

The channel nobody counts

Existing clients. An old client who has not heard from you in a year is the cheapest new work available anywhere, and reaching them costs one honest email with no pitch in it: what you have been working on, and that you have space in the next month.

This works because the barrier that makes cold outreach hard — establishing that you exist and are competent — is already cleared, and because businesses change. The person who had no budget in March has a new product in November and has simply forgotten you exist. People read this as pestering; it almost never is, because the alternative for them is finding somebody new, which is work they do not want to do.

The limitation

None of this makes finding work predictable. Creative work is a lumpy, relationship-driven market with long and irregular sales cycles, and no channel mix removes the variance. Two things are genuinely knowable: which channels can move fast and which cannot, and where your money actually came from last year.

Everything else — the specific email, the specific platform, the specific pitch — is a details question, and the details only matter once you are working the right channel for the situation you are in.

BEFORE YOU MOVE ON

A freelancer has six weeks of runway left and no current projects. She decides to spend the next month posting daily on a design platform and writing a newsletter, because these are recommended for building a client base. What is wrong with the plan, mechanically?

A. Posting and writing are the wrong activities for her discipline, and she should be attending industry events where clients gather in person instead.
B. Daily posting is too frequent to sustain, and the plan would work if she reduced it to weekly and continued for longer.
C. Both channels have a lag of a year or more before they return anything, so neither can produce income inside her runway.
D. She has no portfolio evidence yet, so audience-building will fail until the work on her site is strong enough to convert the attention it generates.

21 · 10 min

You do not need a network, you need twelve specific emails

THE ONE THING TO KEEP

Twelve mails that each took ten minutes beat two hundred that took one, because a specific message costs something to ignore.

Why "put yourself out there" fails

Generic outreach fails for a mechanical reason, not a motivational one. A mail that could have been sent to anybody costs the reader nothing to delete, because deleting it loses them nothing. A mail that has clearly been written about *them* asks to be answered, because ignoring it now costs something small — a person did work on your behalf and you are about to waste it.

So the unit of outreach is not two hundred mails. It is twelve, each of which took ten minutes.

What a specific mail looks like

Four sentences.

1. The thing of theirs you looked at, named precisely. Not "your brand" — "the new menu board in your Lajpat Nagar branch".
2. The problem you noticed, stated without insult. "The prices are set in a light grey that disappears under the overhead lights."
3. What you would do, in one line.
4. A small ask. Not "can we jump on a call to discuss a partnership". Something like: "I redrew one panel to show what I mean — worth a look?"

Attach or link **one** relevant piece. Not the portfolio. The portfolio is for people who already said yes to a conversation.

The four sentences of a mail that costs something to ignore

The thing of theirs you looked at	The problem you noticed, without insult	What you would do, in one line	A small ask
Not your brand, but the new menu board in your Lajpat Nagar branch →	The prices are light grey and disappear under the overhead lights →	No process, no deck, no discovery phase →	I redrew one panel to show what I mean, worth a look?

Twelve mails that each took ten minutes beat two hundred that took one, because a mail that could have been sent to anybody costs nothing to delete. Attach one relevant piece, never the whole portfolio.

Follow up once, after a week, on the same thread. Then stop. A second follow-up converts almost nobody and costs you the option of writing to them again next year.

Where the twelve come from: businesses that just opened, businesses that just raised money, businesses advertising a full-time role you could do freelance (a company hiring an in-house editor needs editing *now*), conference sponsor lists, podcasts with bad cover art, restaurants with a new menu, NGOs with an annual report due.

Local businesses are the underrated first market

Everyone chasing the first client looks internationally. Meanwhile there is a clinic, a school, a wedding hall, a gym and a bakery within two kilometres of you, all of whom have money, none of whom can afford an agency, and all of whom need something now.

The advantages are concrete: the work repeats, the payment is in your own currency with no transfer fee, you can meet them, and a happy local client refers other local clients in a way an overseas contract never does.

Good first offers, in rough order of how easily they sell:

- a menu that reads on a phone and prints on one A4 sheet
- a Google Business profile with real photographs instead of stock
- six short vertical videos cut from footage they already have on their phone

- a price list that is legible at arm's length
- one poster template they can edit themselves in Canva

Walk in with a printed sample of the thing you are proposing, already made. The mechanism is simple: you have removed the step where they have to imagine it. Most small business owners cannot imagine it, which is exactly why they have not hired anyone. AI for small business is a useful lens on what these clients actually worry about.

Marketplaces, honestly

Upwork, Fiverr, Freelancer, Truelancer and the rest are neither a scam nor a career.

The economics, roughly, as of 2026 — check current numbers, they move: Upwork switched from a sliding 20/10/5 scale to a flat freelancer fee around 10% in 2023, and you spend paid "connects" to bid, so you are buying lottery tickets. Fiverr takes 20% of every order. On top of the fee, your first several jobs are underpriced on purpose because you are buying reviews.

The structural problem is worse than the fee. On a marketplace the client sees a list, and a list invites comparison on the one dimension that is easy to compare: price. Off a marketplace, you are not on a list — you are the person they were already talking to.

Where they genuinely earn their cut: **escrow and dispute resolution.** When you have no contract leverage, no local legal route and no way to chase a stranger in another country, having the money already held by a third party is real protection. That is worth paying for while you have nothing else.

Treat it as an apprenticeship you pay for. Get the first five reviews, get two clients off-platform legitimately when the contract allows, and leave.

Contest sites — where fifty people do the work and one is paid — are not a market. They are a way of buying fifty pieces of labour for one fee. Do not.

Communities beat cold mail, slowly

Discord servers, subreddits, local WhatsApp business groups, a college group, a meetup, an open-source project, a Telegram group for your city's photographers. Referred work does not compete on price, because the trust question has already been answered by someone else.

The cost is that it is slow and it only works if you were useful before you needed anything. Answering three questions a week in a community for six months is a real strategy. Joining and posting "DM for work" is not.

"Do it free for exposure"

Refuse, and refuse for a reason rather than on principle.

Exposure is a payment you cannot bank. And more practically: a client who cannot pay you now cannot pay you later, because the reason is almost never a cash-flow accident, it is that they have not decided this work is worth money. The first number you accept also becomes the anchor for every future number with that client and everyone they refer you to.

What to offer instead, all of which keep the concession yours and finite:

- a small paid pilot: one deliverable, real rate, low commitment
- a fixed starter package with a hard ceiling on scope
- a reduced rate stated in writing with the reason and an end date — "intro rate for this first project"
- genuinely free work for a cause you chose yourself, on your timeline, with your credit

The difference between the last one and "free for exposure" is not the money. It is who set the terms.

BEFORE YOU MOVE ON

A freelance illustrator is deciding between spending a month bidding on Upwork and a month approaching small businesses in her own city. What is the strongest argument for the local route, on the mechanism?

A. Local clients pay more per project than international ones, so the same effort produces higher fees.
B. Marketplace clients are lower quality and less serious about the work than businesses you can meet in person.
C. On a marketplace the client sees a list and compares on price; a local business is not comparing you against a list at all.
D. Marketplace fees of around 10 to 20 percent make the work unprofitable, whereas local work has no platform cut.

22 · 9 min

Asking in a form somebody can answer

THE ONE THING TO KEEP

A referral request fails when it is computationally expensive, so name a specific client type and a specific trigger, attach the ask to handover rather than to a quiet month, and always tell the referrer the outcome because that is the only evidence they get that referring you worked.

Waiting is the mistake

Most independent creatives have the same relationship with referrals: they are grateful for them, they credit them for most of their work, and they have never once asked for one. The ask feels like begging, so it does not happen, and a channel responsible for half of everything is left entirely to chance.

It is worth being precise about why people do not ask. It is not really embarrassment about money. It is that the usual ask is impossible to answer. "If you know anyone who needs design work, send them my way" requires the listener to search their memory against a category with no edges. They say yes, think nothing, and forget. The request failed not because it was awkward but because it was computationally expensive.

Making the ask answerable

A referral request works when it gives the other person a specific pattern to match against. Three elements: **who**, **what trigger**, and **what to do**.

> *"Most of my work is with food producers who are about to list in a supermarket and realise their packaging was designed for a farmers' market. If anyone you know is at that point, forwarding my email is all it takes — I'll take it from there."*

The listener now has a concrete scenario. Something either matches or it does not, and the answer arrives in seconds rather than requiring effort. That is the whole mechanism: **reduce the search space until recognition is possible.**

The second half matters too. "Forwarding my email is all it takes" removes the unspoken worry — that they will have to vouch for you, manage an introduction, or be responsible if it goes badly.

When to ask

There is a window, and outside it the ask lands badly.

The best moment is at handover, when the work is done, they are pleased, and you have not yet asked them for anything else. Attach it to the delivery email, after the files and before the invoice reminder. It reads as natural because the relationship is at its warmest point.

The second best is a few weeks after launch, when the thing has been out in the world and they have had reactions to it. A follow-up asking how it has landed is a genuine question, and the referral ask fits after the answer.

The worst moment is when you are desperate, which is precisely when most people ask. Anxiety is audible. "Things are quiet, let me know if you hear of anything" transfers your problem to them, and it lowers their estimate of you at the same time, because people assume quiet means unwanted rather than the ordinary variance it usually is.

The fix is to make the ask a habit attached to completion rather than a response to a gap.

The introduction, handled properly

When someone does refer you, there is an etiquette that costs nothing and raises conversion noticeably.

Reply to the introduction email **within a few hours**, move the referrer to bcc explicitly in your first line — "moving Anjali to bcc to save her inbox" — and make the first message about the new person rather than about you. Then, whatever happens, **tell the referrer the outcome.** Not a thank-you at the time; an outcome, later. "That went ahead, we start in March — thank you."

This single follow-up is the reason some people receive referrals repeatedly and others receive one. A referrer takes a small reputational risk. Closing the loop retires the risk and tells them it worked, which is the only evidence they will ever get that referring you is a good idea.

Who to ask beyond clients

The obvious list is past clients. The more productive list is people who sit next to your work without competing with it.

- **Printers, framers, fabricators, signage vendors.** They meet a stream of people with badly prepared artwork and no designer. A printer who likes your files because they never bounce will recommend you unprompted for years.
- **Developers, photographers, copywriters, videographers.** Adjacent disciplines get asked for your discipline constantly.

- **Other creatives in your own field who are busier than you.** This feels counter-intuitive and is one of the most reliable sources of work in the industry. A booked-out designer turning down a project has to say something, and the name they say is whoever they trust and can remember. Being that name is a matter of having introduced yourself and been unmistakably specific about what you do.
- **Accountants and business advisors** for small-business work. They know who has just raised money or just merged.

Making yourself referable

Two things make you easy to recommend, and both are within your control.

Be describable in one sentence. A referrer has to repeat what you do from memory, in a corridor. "She does packaging for food brands" travels. "He's a multidisciplinary creative" does not survive being retold, so it does not get retold.

Finish well. The last two weeks of a project determine the referral far more than the middle. Files delivered clean and organised, a handover note, a response to the one question that arrives a month later. People refer based on how it ended, because that is the part they remember and the part they would be held responsible for.

The limitation

Referral is unsuitable as a primary channel for anyone who has not yet done much work, which is the moment it is most wanted. The whole mechanism depends on a stock of satisfied clients, so for a beginner it produces almost nothing however well the ask is constructed.

It is also, by nature, conservative. Referrals arrive from the work you have already done, for the kind of client you have already served, at roughly the price you have already charged. A career run entirely on referral tends to stay where it started. Moving up or sideways nearly always requires the deliberate, uncomfortable channel: contacting strangers who have never heard of you.

BEFORE YOU MOVE ON

Two freelancers ask past clients for referrals. One says 'let me know if you hear of anyone who needs design work.' The other says 'most of my work is with food producers about to list in a supermarket who realise their packaging was made for a farmers' market.' Why does the second get referrals and the first does not?

A. The second demonstrates specialist expertise, and clients prefer to recommend specialists because it reflects better on their own judgement.
B. The second gives a pattern the listener can match against in seconds, while the first requires searching an unbounded category, so nothing comes to mind.
C. The first is phrased as a conditional, which sounds tentative, and referral asks work better when phrased as direct requests.
D. The second mentions a business problem rather than a service, and clients only refer people whose work they can describe in terms of outcomes rather than deliverables.

23 · 10 min

Working for people who already have the client

THE ONE THING TO KEEP

Agencies pay a third to a half less because they carry the client, the risk and the payment, and the email that gets you onto a roster contains four things including an actual rate and a date — but the channel is a strong source of income and a weak source of career, because everything goes out under somebody else's name.

The fastest channel from a standing start

If you need paid work in the next six weeks and have no client list, the highest-probability route is not a brand or a business. It is somebody who already sells creative work and has more of it than they can do: an agency, a studio, a production company, a busy freelancer.

The reason is structural. They already have the client, the brief, the budget and the trust. What they have run out of is hands. Your pitch is therefore answering a problem they already know they have, which is a completely different conversation from persuading a bakery owner that she needs a designer at all.

What the deal actually is

You are being paid to reduce someone else's risk, and everything about the terms follows from that.

The rate is lower than your direct rate, typically by a third to a half. This is not exploitation in itself. The intermediary found the client, carries the payment risk, manages the relationship, absorbs the client's indecision, and pays you whether or not the client pays them on time. Some of that is genuinely worth money.

You will usually be invisible. The work goes out under their name, you may not be named, and you may be contractually unable to show it. Establish this before you start, and negotiate what you can — anonymised display, a private PDF, or a named credit after twelve months.

The brief will be cleaner. Someone has already translated the client's vagueness into a specification. For many people this is worth the rate difference on its own.

Payment is generally more reliable and often on defined terms, but you are exposed to their cash flow. A studio that gets paid at 90 days may pay you at 90 days.

Getting on a roster

Agencies keep informal lists of freelancers they call. Getting onto one is a specific, learnable process, and it is not the same as applying for a job.

Write to the right person. Not the founder and not `info@`. For agencies it is the resource manager, studio manager, or producer; for smaller studios it is whoever is listed as creative director. Their job is to know who is available, so you are not interrupting them, you are doing part of their work.

Say four things and nothing else. What you do, precisely. Your availability, as a date. Your day rate, as a number. A link. That is the entire email, and it should be under 100 words. Resource managers scan dozens of these; anything longer is a cost.

> *"I'm a packaging and print designer, six years, mostly food and FMCG. I have two days a week free from October and full availability in November. My day rate is ₹X. Portfolio: [link]. Happy to do a paid test project."*

Give a rate. This is where most people fail. "Rates negotiable" or "depends on the project" cannot be filed. A producer building a list needs a number to compare, and an email without one gets no entry in the spreadsheet.

Follow up once, at about three weeks, and then quarterly with a single line when your availability changes. Rosters are demand-driven: you are not being rejected, you are waiting for a project of your shape to arrive. The freelancers who get called are frequently the ones who happened to email in the week the brief landed, which means the whole game is being in the inbox repeatedly without being irritating.

Working the relationship so it repeats

Three behaviours make an agency call you again, and they have nothing to do with how good the work is.

1. **Answer quickly.** Production runs on availability confirmations. A freelancer who replies within the hour gets offered things that a better one who replies in two days does not, because the slot was filled.
2. **Deliver files the way they asked.** Named correctly, packaged, layered as specified. The reason a studio rehires an average designer over a brilliant one is nearly always that the average one's files never generate work for anybody else.

3. **Flag problems early and in writing.** "This will not fit the 3mm bleed the printer specified — do you want me to redraw or shall I query it with them?" A subcontractor who surfaces problems before they become emergencies is worth more than one who is merely talented.

The dependency trap

This channel has one serious and common failure. It is comfortable — steady briefs, no client management, predictable invoices — and it is easy to let it become everything.

Two things go wrong. Your rate is capped by their margin and moves very slowly, while a direct client market you are not in has moved on without you. And the concentration risk is severe: when a studio loses its own big account, or restructures, or simply has a slow quarter, your entire income goes at once and you have no client list to fall back on, no current portfolio you are permitted to show, and no name in the market because every piece went out under theirs.

The workable version is to treat it as a floor rather than a business. Some agreed proportion — a third, a half — is subcontract work that keeps the lights on, and the rest is direct clients you find yourself. The proportion is a decision you have to actually make, because left alone it drifts to 100%.

On rates and undercutting

You will sometimes be told the budget is fixed and low, framed as an opportunity. It is fine to take it for the first few jobs, deliberately, as the cost of getting into a roster. It is not fine to let it become the number, because agencies file your rate in the same spreadsheet forever and it is much harder to raise than to set.

The honest formulation when you do raise it: "I've moved to ₹X from January. I know that may be outside some of your budgets — tell me when it is and I'll say no without any awkwardness." Producers respect this, because managing rate bands is literally their job.

The limitation

Subcontracting will not build a reputation. You can spend three years doing excellent work at good rates and emerge with no public portfolio, no named clients and no market presence, because all of it belongs to somebody else. It is a strong source of income and a weak source of career. Knowing which of those you are short of tells you how much of your week it deserves.

BEFORE YOU MOVE ON

A designer has spent three years almost entirely on agency subcontract work at a good day rate. The agency loses its largest account and stops calling. Why is her position worse than three years of equivalent direct-client income would have left her?

A. Her day rate has been anchored at the agency's margin, so she will have to accept lower rates when she starts approaching direct clients.
B. Subcontract work is usually narrower in scope, so she has lost general capability and can no longer run a project end to end.
C. Agency contracts typically include non-compete clauses that would prevent her approaching the agency's clients directly for a period after the work ends.
D. She has no client list, no public portfolio she is permitted to show, and no name in the market, because all three belonged to the agency.

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What a marketplace is actually selling

THE ONE THING TO KEEP

Prices on marketplaces fall because the interface cannot display quality, so competing on being better does not work in generic categories — but a narrow, technically specified service where the buyer can verify the result restores quality as a visible axis.

The argument, stated fairly

Freelance marketplaces attract two kinds of advice, both useless. One says they are a race to the bottom where nobody makes a living. The other sells a course on ranking first in search results. The truth is that they are a specific kind of market with knowable mechanics, and whether they work for you depends on facts you can check before you spend three months there.

What the platform actually takes

Start with the arithmetic, because it changes the decision.

Commission is typically in the range of 10% to 20% of what the client pays, and on some platforms it is higher on small jobs. Historically several platforms used sliding scales that reduced the cut on long-running clients; these terms change, sometimes annually, so read the current fee page rather than a blog post about it.

Payment processing and withdrawal take another slice. Moving money to a bank account in another country typically costs a fixed fee plus an exchange-rate margin of 2% to 4%, and the margin is the part people miss because it is not shown as a fee.

Bidding credits. On several platforms you pay — in money or in a limited monthly allowance — for the right to submit a proposal. This is the mechanic that most changes behaviour: it converts applying into a cost, so the rational response is fewer, better-targeted proposals, which is the opposite of what most newcomers do.

Add it up honestly. A quoted $500 job can arrive as roughly $400 in your bank account. If your rate arithmetic says you need a certain number, the platform number has to be about 25% higher to reach it.

Why prices are low, mechanically

Marketplace prices are low for a reason that is not about the people on them.

The buyer sees a list of interchangeable-looking profiles with star ratings and prices. They have no way to assess craft, because they are not designers, and the platform's interface deliberately makes comparison easy. In a market where the buyer cannot distinguish quality, the only visible axes are price and review count. So price falls until it hits the floor set by whoever has the lowest cost of living and the fewest alternatives.

This is not a moral failure of anyone involved; it is what happens to any market where quality is unobservable at the point of purchase. The practical consequence is the important bit: **you cannot win on quality in an interface that does not display quality.** Competing on being better, in the generic categories, does not work.

When it does work

Three situations where marketplaces genuinely pay.

A narrow, technically-specified service. "Prepare press-ready artwork for offset printing, CMYK, bleeds, trapping, PDF/X-1a" is a category where the buyer knows exactly what they want and can tell whether they got it. Quality becomes observable, so price stops being the only axis. The same is true for retouching to a spec, file conversion, vectorising, format adaptation, subtitling.

Getting the first reviews when you have no history. Nobody argues these platforms are a good long-term home; they are a functioning place to convert zero evidence into ten completed jobs and a rating, which is worth something elsewhere.

Finding repeat clients you then keep. Many marketplace earners make most of their money from a handful of clients found there years ago. Note that taking a client off-platform usually breaches the terms and can get you banned; platforms generally allow it after a period or for a fee, and you should read that clause rather than assume.

The mechanics that decide outcomes

If you use them, four things carry most of the weight.

1. **Apply within the first hour.** Buyers read the earliest proposals and often hire before the listing closes. A better proposal sent on day two loses to an adequate one sent in forty minutes.
2. **Answer the specific job.** The first line must prove you read the posting — reference their file format, their deadline, their industry. Template proposals are visible at a glance and are the main reason experienced buyers ignore most of their inbox.
3. **Ask one clarifying question.** It starts a conversation rather than a comparison, and conversations are where price stops being the only variable.
4. **Do not race to the lowest bid.** Bidding under everybody attracts precisely the clients who chose on price, who are statistically the most demanding and the most likely to dispute. The bid that wins profitable work is usually mid-range with a concrete reason attached.

Platform risk, which is real

Your account is the asset, and you do not own it. Suspensions happen through automated systems, appeals are often handled by templated responses, and reinstatement can take weeks or never come. People lose an entire income overnight with no recourse, and the reviews and ranking that took two years cannot be transferred anywhere.

Treat the platform as a channel, never as the business. The counter-measure is the same as for social platforms: get a client's direct contact where the terms permit it, keep your own records of every job, and build at least one channel that is not on somebody else's servers.

What it costs to try

Nothing but time, which is the honest reason it is worth testing rather than arguing about. Set a bound before you start: a fixed number of proposals — say forty — sent properly, within an hour, to well-matched listings. Then count what happened. Forty targeted proposals is enough to tell you whether your category converts at a rate worth continuing; two hundred sloppy ones tell you nothing.

The limitation

For most creative disciplines where the value is judgement rather than execution — identity, art direction, creative strategy — marketplaces are a poor fit and will stay one, because the interface cannot represent what you are selling. A brand designer competing on a listings page is trying to sell a decision in a shop that only displays prices.

If that is your work, the platform is at best a temporary source of small jobs and reviews while you build the channels that suit it. Knowing that in advance saves the six months people usually spend concluding they are not good enough, when the market was simply not built to show what they are good at.

BEFORE YOU MOVE ON

Two freelancers join the same marketplace. One offers 'creative logo design and branding.' The other offers 'press-ready artwork preparation: CMYK conversion, bleeds, trapping, PDF/X-1a output.' The second charges more and gets steadier work. What explains it?

A. The second is a less crowded category, so there is simply less competition for the same pool of buyers.
B. The buyer of the second service can verify whether the result is correct, so quality becomes visible and price stops being the only axis.
C. Technical services command higher rates than creative ones across the market generally, because they require training that fewer people have.
D. The second listing contains more searchable keywords, so it appears in more buyer searches and converts more of the traffic it receives.

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Converting silence into information

THE ONE THING TO KEEP

Most enquiries die by being dropped rather than declined, so three follow-ups over a month — each with a reason to exist and the last one closing the file — convert silence into an answer you can act on, and a no is a good outcome because it returns your attention.

Most work is lost to silence, not rejection

Count the enquiries that died in the last year. Very few will have ended with a no. Nearly all of them stopped: a proposal sent, one reply, then nothing. The freelancer decides they were not wanted and moves on.

The usual cause is much duller than rejection. The person who wanted the work had three other priorities, a budget approval that did not come, a colleague on leave, or simply an inbox that buried your message under forty others on the day you sent it. Enquiries do not get declined; they get dropped, and dropped things can be picked up.

This makes the follow-up one of the highest-return activities available, and it is skipped, because a follow-up feels like asking twice for something you were not given.

Frames that make it possible

Two reframings do most of the work here.

You are not chasing, you are removing a task from their list. An unanswered proposal is an open item in someone's head. Your message lets them close it, in either direction.

A no is a good outcome. It costs nothing and returns your attention. The state you cannot act on is silence, and the follow-up's real job is to convert silence into information.

The sequence

After a proposal, three contacts over about a month, each with a reason to exist that is not "checking in".

Three contacts over a month, and then the file closes

Day 4	Add something rather than ask something: a vendor in their city, a detail left out
Day 13	Make it answerable in one word. Is this still live, entirely fine either way
Day 30	The closing message. Assuming the timing is not right, so I will stop here
After	Stop. A fourth trades a small chance against somebody who may hire you in two years

Each message has a reason to exist that is not checking in. The closing one produces more replies than either of the others, because it removes the social cost of having gone quiet.

Day 4 or 5. Short, useful, no pressure. Add something rather than ask something: "One thing I forgot to mention — the folding carton style I quoted can be printed by [vendor] in your city, which saves the courier cost. Happy to answer anything on the proposal."

Day 12 to 14. Make it easy to reply with one word. "Is this still live? Entirely fine either way — it helps me plan the next few weeks." The permission to say no is what makes people answer.

Day 28 to 30, the closing message. "I'm assuming the timing isn't right, so I'll stop here and leave you to it. If it comes back round, my details are below." This one produces replies more than any other, for two reasons: it removes the social cost of having gone quiet, and it introduces a small finality that prompts a decision.

Then stop. Three is the limit for a specific proposal. Beyond it you are trading a small chance of the job against a real cost to your reputation with somebody who may hire you in two years.

Channel and timing

Send follow-ups as replies in the original email thread, not as new messages. The thread carries the context, so they do not have to search for the proposal, and it reads as continuity rather than a fresh demand.

Time them for the early part of a working day and avoid Friday afternoons, when messages are read and mentally deferred to Monday, at which point they are below the weekend's accumulation. This is a small effect, but it is free.

If email has produced nothing after three attempts and you have another channel — a message on a professional network, a phone number they gave you — one attempt there is reasonable. Beyond that you are pursuing someone who has communicated something by not communicating.

The long follow-up

Separately from any specific proposal, there is a slower version that produces a surprising amount of work: the quarterly note to people who never became clients.

Once every three or four months, write to the handful of good prospects who went quiet. One short paragraph with something real in it — work you have just finished, something relevant to their industry, an availability change — and no ask.

This works because of how buying actually happens. Their need is not continuous; it appears when a product launches, a competitor moves, a funding round closes or a marketing head is replaced. Your chance of contacting them in the month that need exists is small on any single attempt, and much larger across eight attempts over two years. Most of the people who eventually hire you from cold outreach do so on a contact well after the first.

The discipline that makes it bearable is to keep it genuinely short and never to reference the earlier silence. No "I hadn't heard back from you". Just a new, small, useful message.

Keeping track without a system

A spreadsheet is enough: name, what was sent, date, date of next contact, and a note of anything they said. Five columns.

The purpose is not organisation for its own sake. It is that follow-up is precisely the kind of work that gets dropped when you are busy, and busy is when your pipeline is most in need of it. A weekly ten-minute pass down a sheet, doing whatever the date column says, is the mechanism that makes the habit survive a good month.

Where it genuinely goes wrong

Automated sequences. Software that fires five templated messages regardless of response works in high-volume sales and reads as spam in a market where you are selling personal judgement. The value of your follow-up is that it was written by a person who remembers the conversation.

Following up on a first cold email more than twice. A proposal after a real conversation has earned three contacts. An unsolicited introduction to a stranger has earned one follow-up, at most two.

Discounting in the follow-up. "Still interested? I could do it for 20% less." This teaches the prospect that your prices move under silence, and it will be remembered in every future negotiation. If the price was wrong, that is a separate conversation with a stated reason, not a reflex to being ignored.

The limitation

Follow-up improves conversion; it cannot create demand. If the person has no budget, no authority or no actual need, no sequence produces a project, and the main cost of a follow-up habit is discovering that more slowly than you would by asking directly.

Which is why the most valuable message in the whole sequence is the one that makes a no easy. The fastest route to a working pipeline is not more persistence with the people who were never going to buy — it is finding out quickly which ones they are, and spending the recovered time on the next twelve.

BEFORE YOU MOVE ON

A freelancer's third and final follow-up says: 'I'm assuming the timing isn't right, so I'll stop here. If it comes back round, my details are below.' This message produces more replies than either of the earlier two. Why?

A. It creates scarcity by implying she may not be available later, which prompts the prospect to act before losing the opportunity.

B. Third contacts generally outperform first and second ones, because repeated exposure builds familiarity and makes a reply feel less like talking to a stranger.

C. It removes the social cost of having gone quiet and introduces a finality that forces a decision, so replying becomes easier than continuing to ignore it.

D. It signals that she has other work and is not dependent on this project, which raises her perceived value and makes the prospect take her more seriously.

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Four things to know before you write anything

THE ONE THING TO KEEP

Find out the outcome, the date and what it is attached to, the budget territory, and who else has to be happy — and give a range first rather than demanding a budget, because most small-business clients genuinely do not know what the work costs and are embarrassed to say so.

The expensive half of the funnel

The costly failure for an established freelancer is rarely a lost pitch. It is the enquiry that consumed four emails, a ninety-minute call, a written proposal and two revisions of that proposal, and then evaporated because the person had no budget, no authority, or no real intention to start this year.

Over a year that pattern can eat weeks. The fix is not to be less generous; it is to find out four specific things early, and to be willing to hear an answer that ends the conversation.

The four things

1. What has to be different afterwards. The outcome, in their words. Without it you are quoting for a deliverable instead of a problem, and you will price wrongly in both directions.

2. When. A date, and what the date is attached to. "Soon" is not a timeline; "before the trade fair on 12 March" is, and it tells you whether the project is real. A deadline attached to an external event — a launch, a season, a funding close, an inspection — is a far stronger signal of seriousness than any expression of enthusiasm.

3. Roughly what they can spend. Discussed later in full, but it belongs in the first conversation, because a two-lakh problem and a fifteen-thousand budget is a fact you both want on day one rather than after a proposal.

4. Who decides. The single most under-asked question. "Besides you, who else needs to be happy with this?" surfaces the co-founder, the spouse who part-owns the shop, the regional manager, the board. Finding them in week one is free. Finding them at the final presentation costs a round of revisions or the whole project.

Asking about money without awkwardness

Most freelancers dread this question and ask it badly, either by demanding a budget outright or by dancing around it until the proposal.

Two formulations that work:

> *"So I can shape this usefully — do you have a figure in mind, or would it help if I gave you the range this kind of project usually sits in?"*

> *"Projects like this generally run between X and Y depending on how many variants are involved. Does that sound like the territory you had in mind?"*

The second is the more useful for small-business clients, who often genuinely do not know what such work costs and are embarrassed to admit it. Giving a range first is not weakness; it converts an interrogation into information, and their reaction tells you everything. A pause and "that's more than I expected, but let me see" is a live project. "Oh — we were thinking a few thousand" ends the conversation kindly, in minute six rather than week three.

The call, structured

Half an hour is enough, and the shape matters.

- **Five minutes**: let them describe the situation, uninterrupted. People will tell you the real problem if nobody redirects them.
- **Ten minutes**: your questions. The four above, plus anything specific to the craft.

- **Five minutes**: what working with you looks like — stages, how feedback happens, how many rounds are included.
- **Five minutes**: budget territory and timeline.
- **Last five**: what happens next, with a date. "I'll send a proposal by Thursday; if you can tell me by the following week whether it is going ahead, I can hold the February slot."

Ending with a specific next step and a date is the part that most often gets skipped and is the reason enquiries drift. An enquiry with no agreed next action has no way of progressing except by somebody's spontaneous effort.

Signals worth reading

Some things reliably predict how a project will go. Not certainties, but they should change how much unpaid effort you invest before there is a signed agreement.

What an enquiry tells you before you write anything

Worth a proposal	Invest less, ask more, require a deposit
A deadline tied to a trade fair or a season	Urgency with no date attached to it
The decision-maker is in the conversation	A brief that arrived as a forwarded screenshot
Willing to discuss money on the first call	We want to see what you come up with first
Specific criticism of what they have now	Cannot say who else has to be happy
They have hired a professional before	A long account of the last designer

Nothing on the right disqualifies a project by itself. Two or three of them together mean the four questions come before the proposal rather than after it.

Good signs. A deadline tied to an external event. A named decision-maker in the conversation. A willingness to discuss money in the first call. Specific criticism of what they have now. A previous experience with a professional, even a bad one, because they know the process exists.

Signs to slow down for. Urgency with no date attached. A brief that arrived as a forwarded screenshot. "We want to see what you come up with before we talk numbers." Someone who cannot say who decides. A request for a detailed proposal before any conversation has happened. A prospect who tells you at length about their last designer being unreasonable.

None of these are disqualifying alone. Two or three together mean: invest less, ask more, and require a deposit.

Writing less, earlier

The other half of qualification is limiting what you produce before a commitment exists.

For a first response, one page is enough: what you understood the problem to be, what you would do, the stages, a price or a range, and what happens next. Twelve-page proposals with mood boards and process diagrams are a common self-inflicted wound; they take a day, they are read for ninety seconds, and they are just as likely to lose to silence as the one-pager.

Save detail for after a verbal yes, when a fuller scope document becomes a useful working artefact rather than a speculative one.

The uncomfortable part

Qualifying means letting go of projects you could have won. Somebody with no budget today might have found the money; the vague enquiry might have become real. Some of the projects you filter out were genuine.

That is the correct trade and it should be made deliberately. The cost of chasing everything is not only the wasted hours, it is that the hours are taken from outreach and from the clients you already have, which is the work that generates the next six months. A freelancer who says yes to every conversation is usually the one with no pipeline, because the pipeline work never fits in the week.

The limitation

Qualification is probabilistic and you will be wrong in both directions. Some carefully qualified projects with real budgets and named decision-makers die anyway when a founder changes their mind. Some scruffy enquiries with no deadline turn into five-year relationships.

What the four questions buy you is not certainty. It is that when a project does collapse, you will have spent two hours on it rather than twenty — and the difference, accumulated across a year, is roughly a month of working time back.

BEFORE YOU MOVE ON

An enquiry says the project is extremely urgent but cannot name a date it is attached to. Why does this predict trouble more reliably than a client who says they are in no particular hurry?

A. Urgency without a date usually means an internal process that is disorganised, and that disorganisation does not resolve once you are inside the project.

B. Urgent projects are priced under time pressure, so the freelancer is likely to quote too low and discover the underestimate only during delivery.

C. Clients who claim urgency are usually testing whether the freelancer will drop other commitments, and a freelancer who does so will be treated as available on demand thereafter.

D. A client with no deadline has no external accountability, so the project will lack the forcing function needed to get decisions made and will drift indefinitely.

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What a bad project actually costs

THE ONE THING TO KEEP

A wrong project costs the hours, the overrun, the slot a better one would have filled and the appetite for the outreach that fills next month, so when the budget is the only problem, reduce the scope rather than the price.

The arithmetic is not only the hours

The instinctive arithmetic is that a difficult client at a low rate is still better than nothing. It is usually not, and the reason is that the cost is not only the hours.

A project that goes badly takes the time you quoted, plus the overrun, plus the emotional weight that removes your appetite for the outreach that fills next month, plus the slot that a better project could have occupied, plus — often — the unpaid ending. A job quoted at forty hours that becomes a hundred and ten, ends in a dispute, and is never fully paid has cost you a quarter, not a fortnight.

This is why "say no" is practical advice rather than self-care advice. The wrong project does not merely earn little; it actively removes your capacity to find a right one.

The signals, with their mechanisms

Red flags are only useful if you know why each one predicts trouble. A list without mechanisms produces superstition.

They open by criticising their last three designers. Sometimes they were unlucky. But the base rate matters: a person who has had three bad experiences is more likely to be the common factor, and more importantly, they are arriving with a template for how this ends. You are being cast before you start.

Urgency with no external date. "We need this immediately" attached to nothing real usually means a chaotic internal process, and chaos does not resolve once you are inside it. Genuine urgency points at something: a fair, a season, a launch, a regulatory deadline.

Haggling before scope exists. Someone negotiating the price of work that has not been defined is negotiating a number rather than buying an outcome, and they will negotiate every subsequent number too — the revision, the extra format, the final invoice.

Cannot name who decides. You will produce work for an audience you cannot see, and the feedback will arrive second-hand, contradictory and late.

Wants to start without a written agreement. Occasionally this is informality. Reliably, it is the single strongest predictor of a payment dispute, because the person who resists writing the terms down is the person who expects to reinterpret them.

Pays the deposit late. The deposit is the easiest payment in the whole project — small, at the start, when goodwill is highest. Someone who is slow with that is not going to be faster with the final invoice, which is larger and arrives when they already have what they wanted.

The work is unlawful, deceptive, or something you would not want attached to your name. This one is not a risk calculation. Counterfeit packaging, a fake-review site, a misleading medical claim — the fee is never worth being the person who made it look credible.

When the rate is the only problem

Low budget on its own is not a red flag. It is a constraint, and constraints can be designed around if the person is honest and the scope shrinks to match.

The workable response is to reduce scope rather than price:

> *"That budget does not cover the full identity, but it does cover a word-mark, one colour palette and a one-page usage sheet, delivered in three weeks with one round of changes. Shall I quote that instead?"*

This is a good outcome for both sides and it protects your rate, because you have not established that your price moves. What you must not do is accept the low number for the original scope, which trains the client and depresses your own estimate of the work.

How to decline

Fast, short, warm and without justification. Explanations invite negotiation; a reason is a thing to argue with.

> *"Thanks for thinking of me — this one isn't the right fit for me, so I'll pass. I hope it goes well."*

If you can, name somebody who would suit it. This costs nothing, is genuinely useful to them, and builds the reciprocal habit among peers that later sends work back to you.

Two things to avoid. Do not decline by quoting an absurd price to scare them off; occasionally they say yes and now you are doing the project you did not want, at a number you cannot honour. And do not go silent — the industry is small, and non-replies are remembered longer than refusals.

Leaving a project that has already started

Sometimes the signals appear after the deposit. Continuing is not always right.

The clean exit: stop at a stage boundary, hand over everything produced to that point, keep the payments earned, refund anything unearned, and say it plainly.

> *"I don't think I'm the right person to finish this, and I'd rather say so now than deliver something neither of us is happy with. Here are the files for*

> *the work completed. The remaining deposit balance is refunded — you'll see it this week."*

Painful, and much cheaper than four more months. A clause in your contract allowing either party to terminate at a stage boundary with payment for completed work makes this a defined process rather than an argument.

The hardest case

The unambiguously wrong client who is offering the only money on the table this month.

There is no honest advice that says always refuse. If rent depends on it, take it, and take it with defences rather than hope: a larger deposit, a smaller first stage, payment before the next stage starts, everything in writing, and a scope so narrow it is hard to dispute.

What you should not do is take it and pretend the signals were not there. Write them down at the start. When the project behaves as predicted, you will manage it as a known situation rather than a personal failure, and you will recognise the pattern faster the next time.

The limitation

Saying no requires alternatives, and alternatives are exactly what a person early in their career does not have. Advice to hold standards is easy to give from a position of a full pipeline and useless from a position of an empty one.

So treat this as a ladder rather than a rule. In the first year you take more of what arrives, and you protect yourself with structure — deposits, stages, written scope — instead of selection. As the pipeline fills, the threshold rises. The measurable sign that it is working is not that you refuse more work; it is that a year from now, the worst project on your books is better than the best one you took this year.

BEFORE YOU MOVE ON

A client's budget is a third of the quote for a full identity. The freelancer replies that the budget covers a wordmark, one palette and a one-page usage sheet, in three weeks, with one round of changes. Why is this better than accepting the low figure for the original scope?

A. It tests whether the client is serious, since a client who refuses a reduced scope was never going to be a good client at any price.
B. A smaller project is less risky to deliver, so the freelancer is less exposed if the client turns out to be difficult to work with.
C. It keeps the price per unit of work intact, so the client does not learn that the number moves under pressure.
D. Delivering a partial identity leaves the client needing the rest later, so the freelancer secures a second project at full rate once the budget recovers.

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Unpaid work, and the test that sorts it

THE ONE THING TO KEEP

Ask whether the unpaid effort is bounded and whether you keep the asset, which separates a proposal and self-initiated work from speculative creative routes the client keeps — and offer a paid pilot that comes off the full fee, because that answers the client's real worry about risk.

The question is not whether to work for free

Everybody in creative work eventually meets some version of the request: do this first, and if we like it there will be a project. The standard advice is never to do it, which is clean and slightly false — most freelancers do unpaid work of some kind, and some of it pays off.

The useful question is narrower. **Does the unpaid effort produce an asset you keep, and is it bounded?**

That test sorts the cases quickly:

- Writing a proposal that shows your thinking: unpaid, bounded, and you keep the approach. Normal.
- Producing three finished creative routes for a pitch you may not win: unpaid, unbounded, and the client keeps the ideas. Not normal, whatever it is called.
- A short paid test project: not free at all, and usually a reasonable request.
- A free logo "for exposure": unpaid, unbounded, and the asset goes to them.

What speculative creative work actually is

A pitch where four studios each produce finished creative and one gets paid is a competition in which the buyer receives four solutions and pays for one. The economics are straightforward: the losing studios' costs are real, so those costs get recovered from other clients. The practice survives because the person requesting it does not pay those costs.

There are two honest arguments on the other side, and they should be stated. Occasionally a small business genuinely cannot evaluate a supplier any other way, and occasionally winning a large account is worth a speculative investment that a business chooses to make with its eyes open. The difference between that and being exploited is whether you made a costed decision or were embarrassed into one.

Many professional bodies discourage the practice outright, and there is an established campaign against it in the design industry. That is a position, not a law, and it is not universally shared — in advertising, paid pitches remain routine; in architecture, competitions are an established route to major work.

The alternatives that satisfy the real worry

The client asking for spec work usually wants one thing: evidence that this will not go wrong. There are cheaper ways to give it.

A paid pilot. "Rather than concepts for free, let's do the first stage — research and one direction — for ₹X. If you want to continue, it comes off the full fee. If not, you keep the work and we stop." This converts an unbounded risk into a small paid transaction and tells you a great deal about the client, because a serious buyer usually agrees.

Show the thinking rather than the solution. Walk them through how you solved an analogous problem, with the constraint and the decision. It demonstrates the capability without giving away this project's answer.

A staged contract with an exit. A commitment to the whole project, with a defined point at the end of stage one where either party can stop and settle.

References. Underused. Two clients who will take a phone call address the risk question directly and cost you nothing.

If you decide to pitch anyway

Sometimes you will, and then it should be done deliberately.

- **Cost it.** Write down the hours and value them at your rate. That figure is the price of the lottery ticket. Decide if you would spend it on anything else.
- **Find out how many others are pitching.** Four competitors means a 25% chance at best, and the expected value is your fee divided by four minus the cost. Many buyers will tell you if asked, and a refusal to say is itself informative.
- **Do less than they asked.** One route, not three. Enough to show the thinking, not enough to be usable. Present a direction and the reasoning; do not deliver production-ready artwork.
- **Do not hand over files.** Show, in a meeting or a PDF with visible watermarking, at a resolution that is not usable. Ideas do get used after a lost pitch, and low-resolution proofs are the cheap defence.

- **Say in writing that ownership does not transfer.** One line in the email: *concepts presented remain my property until commissioned*. It will not stop a determined party, but it removes the accidental assumption that presenting means giving.

Free work that genuinely pays

Not all unpaid work is the same. Some has a real return, and it shares a property: **you choose it**.

- Work for a cause you care about, scoped like a real job.
- A talk, an article or a workshop, which builds inbound over years.
- Helping a peer, which returns through the referral channel more reliably than any marketing.
- Self-initiated work in the category you want to be hired for.

The distinction is control. Work you chose, scoped and own is an investment. Work somebody else specified, on their timeline, with them owning the result, is a job you are not being paid for.

On "exposure"

The offer of exposure in place of money should be evaluated like any other payment: what is it worth, and can it be spent?

Occasionally it is genuinely valuable — a credit in a context your target clients actually see. Usually it is not, because the audience is wrong or the credit is buried. The test question, asked politely, settles it: "Where would the work appear, and who sees it?" A specific answer might be worth considering. A vague one is the tell.

There is a harder version of this, and it deserves honesty rather than a slogan: for someone with no portfolio and no contacts, the first few jobs may genuinely be worth taking at a loss to get something real to show. That is a rational decision at the very start of a career. It stops being rational the moment you have three pieces of evidence, and the failure mode is not making the decision once — it is never revisiting it, and still doing exposure work in year four.

The limitation

None of this is enforceable. A client who wants free concepts will find someone to supply them, often someone better than you, often for reasons of desperation rather than judgement. Refusing does not change the market; it only changes whether you are personally carrying its costs.

What you can control is that every unpaid hour is one you decided to spend, with a written idea of what you expect back — and that when it returns nothing, which is the usual outcome, you notice and stop.

BEFORE YOU MOVE ON

A client asks for three finished creative routes before committing, saying they need to see the quality first. Which response best addresses their actual concern without an unbounded unpaid cost?

A. Present three routes but at low resolution with visible watermarks, so the quality is demonstrated while the files remain unusable.

B. Decline on the grounds that speculative work is opposed by professional bodies, and explain to the client why the practice is harmful to the industry.

C. Offer a paid first stage — research and one direction — at a fixed fee that comes off the full price if they continue, and is theirs to keep if they do not.

D. Offer to show detailed process work from a previous project in the same category instead, since past work demonstrates capability more reliably than concepts made without a proper brief would.

29 · 9 min

Two different searches, two different jobs

THE ONE THING TO KEEP

Winning your own name is an afternoon's work and protects every referral you already earned, while winning a problem-based search is only possible on a long specific phrase searched a handful of times a month by people with exactly your problem.

Two entirely different searches

When people talk about being findable online they collapse two situations that need opposite responses.

Somebody has your name — from a referral, a business card, a credit — and is checking whether you are real. This is the easier and more valuable case, because the intent to hire already exists. All you need is that searching your name returns you: your site first, your work visible, your details current. If your name returns a different person's LinkedIn and a dead Behance profile from 2019, a referral has just been quietly damaged.

Somebody has a problem and is searching for a supplier. "Packaging designer for spice brands", "book cover designer Mumbai", "retoucher who knows jewellery". Here you are competing for attention against agencies with budgets, directories with thousands of listings, and marketplaces spending heavily on ads.

The first is winnable by anyone in an afternoon. The second is winnable only in a narrow slot, and the narrowness is the whole strategy.

Winning your own name

Half an hour of work, done once.

Search your own name, in a private window so your history does not distort the results, and see what actually comes back. Then make sure the following exist, are consistent and point at each other: your site, one professional profile, and whichever platform you use for work. Same name spelling, same one-line description, same email everywhere. Delete or update anything abandoned.

If your name is common, add a stable qualifier you will use permanently — your city, your discipline, or a middle initial — and use exactly that string in every profile. Consistency is what lets a search engine conclude the accounts are the same person.

The narrow phrase

For problem-based search, you will not rank for "graphic designer". That phrase is contested by companies with marketing budgets, and the competition is not winnable with effort.

What is winnable is the long, specific phrase that describes exactly what you do for exactly whom. "Label design for small-batch distilleries." "CorelDRAW artwork for garment screen printing." "Malayalam book typesetting."

These phrases are searched rarely — perhaps a handful of times a month — and that is the point. A handful of searches a month by people with precisely your problem is a better business than a large volume of traffic looking for something you do not sell. You will also rank, because nobody is competing.

Put the phrase in three places: your page title, the first sentence on the page, and the text of at least one case study where it occurs naturally. That is genuinely most of it. The rest of search-engine advice is for people selling at volume.

Local search, which most creatives ignore

If any of your clients are physically near you, a Google Business Profile is free, takes twenty minutes, and puts you on the map results that appear above everything else for location-based searches. Most independent designers never create one because they think of themselves as remote workers. The shop owner three streets away searching "designer near me" is a real buyer with a real budget and no idea how to find anyone.

The same applies to local directories, trade associations, printers' recommended-supplier lists and chamber-of-commerce listings. Unglamorous, often free, and they reach buyers who are not on any design platform.

Directories and listing sites

Worth a fixed afternoon and then no further thought. Listings on relevant professional bodies, discipline-specific directories and industry association pages produce occasional enquiries and — more reliably — links that help your own site appear for your name.

Avoid paying for directory listings unless you can see evidence of enquiries. The market for "premium listings" is largely built on hope.

Doing it without money

Everything above is free. Two additional free tools are worth an hour each.

Google Search Console, connected to your site, shows the actual phrases people used to reach you. This is not a marketing exercise; it is data about how strangers describe your work, and it is frequently different from how you describe it. Designers routinely discover they are being found by a phrase they never thought of, which is a direct instruction about what to put on the page.

A plain analytics tool — whatever your host gives you, or a lightweight one — to see whether anyone arrives at all. Zero visitors and a beautifully optimised page means the problem is not the page.

What does not work

Keyword stuffing. Listing forty services in small text at the bottom of the page was an effective tactic two decades ago, is now detected and discounted, and reads badly to the humans who matter more.

Blogging for traffic without a plan. Writing a weekly post to attract search traffic is a real strategy that requires roughly a year of consistent output before it returns anything, and most people abandon it at month three, leaving a stale blog that dates the site.

Paying for search ads on broad terms. Competing on advertising spend against agencies is a losing position, and broad creative terms attract price-shopping enquiries. Narrow, local, high-intent ads can work; the broad version reliably does not.

The limitation

Search is an inbound channel with a lag measured in months to years, and it is entirely dependent on people knowing they need what you do. A sizeable share of creative work is bought by people who did not search because they did not know the discipline existed, or who asked a friend instead. That work is unreachable by any amount of optimisation.

The realistic expectation is modest and worth having anyway: being findable will not build your business, but being unfindable will quietly cost you the referrals you already earned — and that is the cheapest, most winnable half of the problem.

BEFORE YOU MOVE ON

A designer targets the phrase 'label design for small-batch distilleries' rather than 'graphic designer'. The phrase is searched perhaps eight times a month. Why is this a better target rather than a worse one?

A. Long phrases are weighted more heavily by search engines, so a page targeting one will rank above pages targeting shorter terms.

B. Low-volume phrases attract fewer price-sensitive enquiries, because buyers who search specifically tend to have larger budgets than those who search generally.

C. Eight searches by people with exactly her problem is a workable business, and unlike the broad term it is not contested by companies with marketing budgets.

D. Ranking for a narrow phrase establishes topical authority that gradually lifts her rankings for broader terms like 'graphic designer' over time.

30 · 9 min

Teaching, writing, speaking, being useful

THE ONE THING TO KEEP

These channels solve the trust problem in advance and at scale, which is why the buyer arrives already decided — but the fuse is a year or more, the material that gets clients is about the client's tedious industry problems rather than about creativity, and the return is unattributable by nature.

Compounding, with a long fuse

Teaching, writing, speaking and being useful in a community share a shape. None of them produces work this month. All of them produce work continuously, years later, at rates above what you could negotiate cold, from people who arrive already convinced.

The mechanism is not mysterious. Buying creative services is a trust problem, and these activities solve the trust problem in advance and at scale. Someone who has read six of your posts on packaging regulation, or sat through your workshop, has spent hours with your judgement before they ever write to you. The negotiation that follows is different in kind, because they are not comparing you with three quotes; they have already decided, and they are checking availability.

The cost is that the fuse is long — usually a year or more before anything arrives — and most people abandon these activities at month four, having received nothing, which is exactly what should have happened at month four.

Which one suits you

They are not interchangeable, and the wrong choice fails on effort rather than on merit.

Teaching — a workshop, a short course, a class at a local institute — pays immediately as well as later, which makes it the easiest to sustain. It also improves your work directly: explaining a technique to twenty people who do not have it exposes every part you only half understand. The cost is real preparation time, typically three to five hours per hour taught the first time.

Writing — a newsletter, a blog, long posts on a professional network — has the lowest cost per unit and the highest variance. One piece answering a question your clients keep asking can circulate for years. The requirement is that you must actually have things to say, which for most people means writing about the boring specifics of the craft rather than about creativity.

Speaking — a meetup, a conference, an industry event, a trade association evening — has the highest trust-per-minute of anything available, because a room of people watching you think is close to unfakeable. It is also the one most people will not do. Local meetups and trade events are almost always looking for speakers and will say yes to a first-timer.

Community — answering questions properly in a forum, a subject group, a local association — is the slowest and requires no performance at all. Its return is concentrated in referrals from peers, and it is the main reason some freelancers receive a steady trickle of overflow work from people they have never met in person.

The topic that works

There is a consistent difference between the material that gets attention and the material that gets clients, and it disappoints people.

Material about **creativity, inspiration and process** gets attention from other creatives. Material about **the specific, tedious problems of a client's industry** gets clients. "Why your label failed the retailer's barcode check." "What a printer means when they say your file has no bleed." "How to photograph jewellery when the stones keep blowing out."

The second kind is less enjoyable to write and reaches a far smaller audience. It also reaches exactly the people with the problem, and it demonstrates the thing a buyer most wants to know: that you have been through this before and will not learn on their money.

A reliable source of topics: the questions clients actually ask you. Keep a note. Every question asked twice is a piece of material, and the fact that it was asked proves the demand.

Making it survivable

The failure mode is always the same: an ambitious cadence, four weeks of enthusiasm, then silence and a stale page.

Pick a frequency you can hold in your worst month, not your best. One piece a month, delivered for two years, beats weekly for six weeks and then nothing — not slightly, but completely, because the whole return comes from accumulation and from being present when the reader's need finally appears.

Reuse ruthlessly. A workshop becomes a written guide, which becomes six posts, which becomes a conference talk, which becomes a page on your site. This is not cynical; it is how anyone sustains output alongside client work. The material improves each time it is retold.

What it costs to run

Almost nothing in money.

For a newsletter, the free tiers of the usual providers cover the first several hundred subscribers, and a plain email to a bcc list works until then. For slides, LibreOffice Impress or Google Slides; nobody has ever bought from a designer because of the software used to make their deck. For recording a talk or a screencast, OBS Studio. For editing the audio, Audacity. For hosting written work, the same free site options that host your portfolio.

The one thing worth doing properly is owning the list. A mailing list you export and keep is an asset that survives every platform change; followers on a service are borrowed. Five hundred people who asked to hear from you is a genuinely strong position for an independent creative, and it is reachable in a couple of years of monthly writing.

The honest accounting

Two things are worth being clear-eyed about.

The return is unmeasurable. You will never know which post produced which client, because the sequence is usually: read something, forget, hear the name again, look at the portfolio, enquire nine months later. People who demand attribution before committing effort do not do these activities at all.

Most of it disappears. The majority of what you publish will be read by very few people and produce nothing. The return comes from a small number of pieces you cannot identify in advance, which means the only viable strategy is volume over time, and the only viable mindset is not minding.

The limitation

These channels reward people who already have something to say and some evidence behind it. Someone in their first year, teaching what they learned last month, is in a weak position and it shows — the material is thin, the confidence is borrowed, and the audience can tell.

That is not a reason to wait five years. It is a reason to sequence properly: do the work, then teach the work. In the first year or two your effort belongs in outreach and subcontracting, which pay now. Start the slow channels when you have real projects behind you, choose one rather than four, and set the expectation correctly — nothing for a year, and then a channel that keeps producing long after you stop feeding it.

BEFORE YOU MOVE ON

A freelancer writes monthly. Her posts about creative process get wide circulation among other designers. Her posts about barcode and retailer compliance for packaging get very little attention but produce nearly all her enquiries. What does this show?

A. Design audiences engage with content but do not hire, so writing for peers is only worth doing to build reputation among people who might subcontract work later.

B. Technical posts rank better in search over time, so the difference is one of discovery rather than of who the material reaches.

C. Attention and client acquisition are different outcomes, and material about a buyer's operational problems reaches the few who have that problem now.

D. Process posts are too generic to demonstrate expertise, and rewriting them with more technical depth would make them convert as well as the compliance posts do.

CASE STUDY · MODULE 3

Eight months of posting and six weeks of rent

Bhopal. An illustrator with a growing following, no income, and a landlord's notice on the table.

Devika had been posting illustration on Instagram for eight months. She had 4,300 followers, mostly other illustrators and art students, and a reel about her brush textures that had reached 90,000 people. In that time she had earned ₹19,000: one book cover for a small Hindi publisher at ₹12,000 and two portrait commissions from followers at ₹3,500 each.

Her landlord had given notice of a rent increase effective in eight weeks. Her spendable cash was ₹34,000 against a survival cost of ₹19,000 a month. She needed a paying job inside six weeks, and the honest position was that she had no pipeline at all — no proposals out, no conversations live, nothing agreed.

Her instinct was to post harder. The reel had worked; a second one might work better; the account was clearly growing. Every piece of advice she had absorbed in eight months said that consistency compounds and that she was close.

The problem with that instinct is a lag she could have measured. Inbound arrives on a clock of a year or more. Her eight months of posting had produced two commissions from followers, which is a conversion she could extrapolate: roughly one paid job per four months of posting, at ₹3,500. Six more weeks of it, at the same rate, produces about ₹1,300 of expected income. The channel was not failing. It was behaving exactly as inbound behaves, and it was the wrong instrument for a six-week problem.

Two channels can move inside six weeks, and neither is posting. Direct outreach lands in two to eight weeks. Subcontracting lands within about a month of getting onto a roster, because the intermediary already has the client, the brief and the budget, and has only run out of hands.

So the decision was how to spend forty-five days. Posting was not merely low-return; it was expensive, because a piece she was proud of took her two days and the reels took an afternoon each. Six weeks of outreach meant six weeks of not posting, and she had watched what happened to other people's accounts when they stopped. Reach decays; the algorithm forgets; the eight months of accumulation she had paid for in unpaid evenings would be partly wasted.

She listed what she actually had that could be sold to somebody with a budget, rather than admired by somebody without one. Editorial illustration for Hindi and English magazines. Children's book interiors. Spot illustration for annual reports, which nobody enjoys and which every NGO and cooperative bank in the state commissions once a year.

She also had something she had never counted: twelve conversations in the comments with other illustrators who were busier than she was.

Two channels she did not use are worth recording, because she considered both and the reasoning matters.

She looked at marketplaces. The arithmetic was not the obstacle, though it was worse than it looked: a commission, then a withdrawal fee, then an exchange-rate margin of two to four per cent that is not presented as a fee at all, so a quoted job arrives about a fifth lighter. The structural problem was the one she could not fix. On a listing page the buyer sees a row of interchangeable profiles with star ratings and prices, cannot assess illustration because they are not illustrators, and therefore chooses on the two axes the interface displays. Competing on being better does not work in an interface that does not show quality. She noted one exception she might use later — a narrow, technically specified service such as preparing press-ready artwork, where the buyer knows exactly what they want and can tell whether they got it.

She also did not ask for referrals, for the honest reason that she had almost nobody to ask. Referral is unsuitable as a primary channel for anyone who has not yet done much work, which is precisely when it is most wanted, because the whole mechanism depends on a stock of satisfied clients. What she did instead was build the stock: at the end of the chapter-head job she asked the commissioning editor, at handover and not six months later, whether she knew anyone publishing illustrated non-fiction in Hindi this year — a named client type and a named trigger, which is a question somebody can answer in seconds rather than a search of a category with no edges.

> **STOP HERE**
>
> Before turning the page: what would you have done, and what would it have cost if you were wrong? Write it down. The point of the next section is to compare.

WHAT HAPPENED

She stopped posting for five weeks and did three things instead.

She wrote to eleven Hindi and English publishing houses and four magazine art editors, addressed by name, each mail four sentences long, each referring to a specific book or cover and attaching one relevant piece rather than a portfolio link. Two replied. One commissioned a set of twelve chapter-head illustrations for ₹26,000, delivered in three weeks.

She wrote to nine design studios and two advertising agencies in Bhopal and Indore, using the roster mail: what she does, her availability as a date, a day rate as a number — ₹6,500 — and a link. Resource managers can file that; they cannot file "rates negotiable". One studio put her on its list and called her in week four for two days of storyboard work.

And she messaged four of the busier illustrators she knew only from comments, saying precisely what she did and that she had capacity in October. One of them passed on an annual-report job she had turned down. It was ₹31,000 and extremely dull.

By the end of the six weeks she had ₹57,000 committed and about ₹40,000 collected. Her follower count fell by about ninety people and her reach took roughly two months to recover, which she described afterwards as the cheapest thing she paid for that year. She went back to posting once a week rather than four times, and treated it as the slow channel it is.

Devika's account was genuinely growing. Why was posting still the wrong use of the six weeks?

Because channels are chosen by lag, not by merit. Inbound compounds over a year or more, and her own record — two commissions in eight months — let her estimate the expected return of six more weeks at about ₹1,300. The account was not failing; it was doing what inbound does. A six-week cash problem can only be answered by the two channels that move in under two months, which are direct outreach and subcontracting, and both of them happen to be the ones she controls.

Her roster email to studios named a day rate. Most freelancers write 'rates depend on the project'. What does the number actually do?

It gets her into the spreadsheet. A resource manager building a list of available freelancers needs a figure to compare and a date to check against a brief; a mail without one cannot be filed and is not rejected so much as never entered. Giving a number is also a signal of having done this before — a person who cannot state a rate has told the reader something they did not want to know — and the rate can be revised later far more easily than a missing entry can be recovered.

The most productive single message she sent went to another illustrator. Why is that not as counter-intuitive as it sounds?

Because a busier freelancer in the same discipline turns work down regularly and has to say some name when they do. Being that name requires only that you have introduced yourself and been unmistakably specific about what you do and when you are free. The market is not zero-sum at the level of one practice — no single illustrator can absorb a state's work — so peers are the most productive relationship available rather than competitors, and referred work arrives with the trust question already answered.

MODULE 3 · TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record: answers and the reason behind each are at the back. If two questions from the same module go wrong, re-read that module before the exam rather than after.

1 You need paid work inside six weeks and have no pipeline. Which channels can actually deliver in that window?

A. Posting consistently, because platforms compound and an account grows
B. Direct outreach and subcontracting
C. Search and directory listings, which are free and quick to set up
D. Referrals from past clients, which convert better than anything else

2 Why must an email asking to join an agency's freelance roster contain an actual day rate?

A. Because a rate proves you are cheaper than the studio's own staff
B. Because producers are obliged to compare at least three suppliers
C. Because a mail without a number cannot be filed
D. Because agencies pay a third to a half less and need to see you know it

3 Which referral request is somebody actually able to answer?

A. Name a client type and a trigger, and say a forward is enough
B. Ask repeatedly, so that it stays fresh in the other person's memory
C. Ask during a quiet month, because that is when you need the introduction
D. Offer a percentage of the fee, so they have a reason to remember you

4 Prices on generic freelance marketplaces fall toward a floor. What is the mechanism?

A. Most sellers on them are less skilled than established professionals
B. The commission forces every seller to bid below their real rate
C. Buyers who use marketplaces are looking for the cheapest supplier
D. The interface cannot display quality

5 The third and last follow-up — assuming the timing is not right, so I will stop here — produces more replies than the other two. Why?

A. It applies enough pressure that the prospect finally has to decide
B. It removes the social cost of having gone quiet
C. It arrives after most organisations' budget cycles have turned over
D. It is the first message the prospect reads without feeling sold to

6 A client wants the work, likes the proposal, and the budget is simply smaller than your quote. What is the response that protects the rate?

A. Hold the price and explain in detail what the work involves
B. Reduce the price and keep the scope, to win the relationship
C. Reduce the scope so that the smaller price is honest
D. Quote an absurd figure, so that declining becomes their decision

MODULE 4

The money

Pricing is arithmetic, and everything after it is plumbing: the document that fixes a scope, the model that decides who carries the risk of the unknown, the increase nobody will offer you, the discount that tells a client your first number was fiction, the invoice that fails inside somebody's accounts system, and the share of every payment that was never yours. This block covers the whole route from a number in your head to money in an account, and out again to the tax authority.

> **BY THE END OF THIS MODULE YOU CAN**
>
> Take a project from quote to cleared payment without losing the rate — issue a quote whose exclusions and revision count are explicit, choose the pricing model that matches who controls the scope, raise prices with notice and without apology, trade scope for any reduction, form an invoice that survives an accounts department, run a dated escalation ladder on a late payment, and say where the three separate costs in a cross-border payment occur and which one is invisible

31 · 10 min

Your rate is about three times the number you first thought

THE ONE THING TO KEEP

Your floor is annual take-home plus all costs, divided by ten months of realistic billable hours — not twelve months of working hours.

The calculation nearly everyone does

"I want to take home forty thousand a month. A month is about a hundred and sixty hours. So two hundred and fifty an hour."

Every term in that sentence is wrong, and the error compounds. People then spend two years wondering why working constantly does not produce the income they calculated.

Billable hours are not working hours

You do not get paid for the hours you spend pitching, writing proposals, replying to messages, making invoices, chasing invoices, doing your accounts, learning a tool, fixing a corrupted file, or redoing work because a brief was vague.

For a solo freelancer, **50 to 60 percent billable is a good year.** In the first year it is often 30 to 40. That means a genuine 40-hour week contains something like 20 to 24 hours you can charge for.

This single fact roughly doubles your rate before you have added a single cost.

The costs nobody writes down

Write them down. All of them, annually.

- the take-home you actually need to live

- software and subscriptions — and note that free tools are not free: fonts, stock, a domain, a backup drive, a font licence for commercial use
- hardware, spread over its life. A laptop you will replace in three years is one third of its price, every year.
- internet, power, phone, and a backup connection, because a dead link on delivery day costs you a client
- an accountant, once a year, which is almost always cheaper than the mistake
- **tax.** An employee's tax is deducted before they see the money. Yours is not. Money sitting in your account is not yours.
- **gaps.** You will not bill twelve months. Budget on ten.
- unpaid time: sick days, a family emergency, one broken laptop

The worked example

Say you want to take home 40,000 a month. That is 480,000 a year.

Costs, annually: software 18,000, laptop amortised 25,000, internet and power 24,000, phone 9,000, accountant 12,000. Total 88,000.

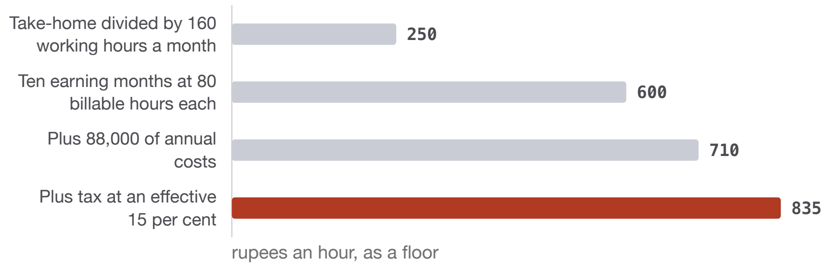
So you need 568,000 after tax. If your effective rate is 15 percent — it will differ, this is a placeholder — you need roughly 668,000 of revenue.

Now the hours. Ten earning months, at 80 billable hours a month, is 800 billable hours.

668,000 divided by 800 is **835 an hour.**

The number you started with was 250. The real floor is more than three times it. That gap is not greed and it is not market positioning. It is arithmetic that was skipped.

The same take-home, costed four times



Forty thousand a month of take-home, on the worked example in this lesson. The first number is the one nearly everybody quotes and it is a third of the floor, below which every hour you work makes you poorer.

The shape is identical in any currency. Someone quoting in dollars who wants 1,500 a month take-home, with 2,000 of annual costs, needs about 23,500 of revenue, which over 800 billable hours is about **30 an hour** — not the 9 an hour that "1,500 divided by 160" suggests.

What this number is and is not

It is a **floor.** Below it, every hour you work makes you poorer, and you will discover this slowly, about eighteen months in, when you notice you have no savings despite never having had a free evening.

It is not a price. What you can charge is a market question — what the work is worth to the client, what your reference work supports, who else they are talking to. The floor tells you when to walk away. The market tells you how far above the floor you can stand.

One more consequence, which is worth carrying into the next lesson. If you price by the hour and a new tool halves your production time, your income halves for identical output. The arithmetic above is exactly why hourly billing has become a worse deal than it was five years ago.

Do this today

Open a spreadsheet — Google Sheets or LibreOffice, both free. Two columns: annual costs, and the take-home you need. Divide by realistic billable hours. It takes fifteen minutes and most people who do it discover they have been working below their own floor for a year.

Then never quote that number to a client. It is for you. What you say out loud is the next lesson.

BEFORE YOU MOVE ON

A video editor calculates his rate by dividing the monthly income he needs by 160 working hours. Eighteen months later he has been fully booked throughout and has no savings. What went wrong first?

A. He charged the same rate to every client instead of pricing according to what each project was worth to them.
B. He counted every working hour as billable, so the hours that pay had to carry the pitching, admin and chasing that do not.
C. He did not raise his rate over eighteen months, so inflation and rising costs quietly eroded the margin.
D. He took on too many small projects, and the overhead of many clients ate the profit that fewer large ones would have kept.

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32 · 9 min

The document that fixes what you agreed

THE ONE THING TO KEEP

A quote states the problem in the client's words, what is included, what is explicitly not, the revision count, the dated dependencies and how long it stands — and three options that differ in scope rather than in quality turn a yes-or-no question into a which question.

Three words that are not synonyms

An **estimate** is your best current guess, offered as a guess, and it can change if the work changes. A **quote** is a fixed offer: if the client accepts it, that is the price for that scope. A **fixed price** or lump sum is a quote with the scope tied down hard enough that neither side expects movement.

In several jurisdictions this distinction has legal weight — a consumer who accepts a quote is generally entitled to that price, while an estimate that rises substantially may need to be re-agreed. The details differ by country and by whether your client is a consumer or a business, so do not rely on a rule you read online for somewhere else. What is universally true is that the client will remember whichever number you said first, and will experience any increase as a broken promise regardless of which word you used.

The practical consequence: if you genuinely do not know the scope, do not issue a number for the whole thing. Quote a small first stage firmly, and say plainly that the rest will be quoted once that stage tells you what the job is.

What a quote actually contains

Eight things, on one or two pages. Anything longer is a proposal, which is a different document with a different job.

Eight things a quote has to contain

The problem, in their words	Their chance to correct you before money is at stake
What is included	Deliverables, formats, and a count of each
What is not included	Photography, copy, printing, extra languages: the paragraph that prevents most disputes
How many rounds of revision	And what happens after them
The schedule, with dated dependencies	What you need from them, and by when
The price, and what it covers	
Payment terms	Deposit, stages, the due period, and what late means
How long the quote stands	Thirty days, or somebody accepts it next March at this year's price

One or two pages. Anything longer is a proposal, which is a different document with a different job, and a beautifully set quote with a vague exclusions list is worse than a plain one with a precise one.

1. **What you understood the problem to be**, in two or three sentences, in their words. This is the most important part and it is usually missing. It

gives them a chance to correct you before money is at stake, and it is the document you will both return to when there is a disagreement about scope.

2. **What is included**, listed concretely: the deliverables, the formats, the quantity of each. "Three logo concepts" and "one logo concept with two refinements" are different products at different prices, and the difference must be visible.
3. **What is not included.** Explicitly. Photography, copywriting, printing, illustration, additional languages, ongoing changes. The exclusions list prevents more disputes than any other paragraph.
4. **How many rounds of revision** are included, and what happens after them.
5. **The schedule**, with what you need from them and by when. Client delays are the main cause of missed deadlines, and a dated dependency converts "you're late" into "the copy arrived three weeks after the date we agreed".
6. **The price**, and what it covers.
7. **The payment terms**: the deposit, the stages, the due period, what happens if payment is late.
8. **How long the quote stands.** Thirty days is normal. Without it, somebody will accept a quote next March at last year's price.

Three options instead of one

Presenting a single number invites a yes-or-no answer, and the no is final. Presenting three related options changes the question from *whether* to *which*, which is a conversation you are far more likely to survive.

A structure that works for most creative work:

- **Option A — the narrow version.** The core deliverable, minimum variants, one round. The cheapest defensible way to solve the stated problem.
- **Option B — the recommended version.** What you actually think they need. Usually 1.5 to 2 times A.
- **Option C — the extended version.** B plus the things that would genuinely help: more applications, a usage guide, a second language, a period

of support afterwards. Often 2 to 3 times A.

Two things make this work rather than feel like a sales trick.

The options must differ in scope, not in quality. Never offer a worse version of the same work at a lower price. Option A is not "the rushed one"; it is a smaller, complete, honestly-delivered piece of work. If you would be ashamed to have Option A in your portfolio, it should not be on the page.

Say which one you recommend, and why. "I would take B — the extra variants are what stop you paying somebody to redraw this for the delivery bags in six months." You are being hired for judgement; withholding it to seem neutral wastes the main thing you have.

Part of the effect is anchoring: a single price is judged against whatever the client imagined, while three are judged against each other. Knowing that is a reason to build the options honestly rather than to build a decoy.

Where the numbers come from

The options must each be costed from your own floor rate and your own estimate of the hours. The three-option structure is a presentation of real prices, not a substitute for calculating them.

The most common error is pricing Option A at what you think the client will accept and then working backwards. That produces a smallest option you lose money on, which is also the one clients under budget pressure choose most often.

The practical details

Send it as a PDF, not as text in an email body, because a PDF is a fixed artefact that can be attached to an agreement later. Name the file with your name, the client's name and the date.

Put a version number on it. Quotes get revised in conversation — "could we take out the packaging and add the website" — and after three rounds nobody remembers which version the price refers to. `Quote-v3-2026-03-14.pdf` costs nothing and settles arguments.

Attach your terms, or link to them. A quote is an offer; the terms turn acceptance into an agreement.

For producing the document itself: any word processor exports a clean PDF, and LibreOffice Writer or Google Docs are entirely adequate. A quote does not need to be designed. Some people build one in their layout software so it looks like their portfolio; it is a small and harmless flourish, but it changes nothing about whether it is accepted, and a beautifully set quote with a vague exclusions list is worse than a plain one with a precise one.

The limitation

A good quote document does not protect you from a client who does not read it. Many will not. They will look at the number, say yes, and then be surprised in week four that photography was not included, even though it is in the exclusions list they were sent.

The document's real value is not persuasion — it is that it makes the conversation in week four short and unemotional, because there is a shared written record of what was agreed. Say the important exclusions out loud as well, once, in the call where you present it. Ten seconds of speech does more than a page of text.

BEFORE YOU MOVE ON

A designer offers three options: A at £900 for a wordmark and palette, B at £1,600 adding eight applications and a usage sheet, C at £2,800 adding a second language and three months of support. She prices A at what she thinks a nervous client will accept rather than from her own hours. What goes wrong?

A. Option A becomes too attractive relative to B, so the middle option loses the anchoring advantage that makes three-option pricing work.
B. Clients under budget pressure choose A most often, so her cheapest option is the one she loses money on and the one she sells most.
C. Presenting a price she arrived at by guessing what the client would accept is a form of discounting, so it signals that all three of her numbers are negotiable.
D. A wordmark and palette alone is an incomplete deliverable, so Option A should not be offered at any price because it cannot solve the client's stated problem.

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What is your rate is not really a question about money

THE ONE THING TO KEEP

Default to project pricing, say the number and then stop talking, and treat a near-perfect win rate as proof you are too cheap.

What the client is testing

When someone asks what you charge, they are finding out whether you know what your work is. A person who has a clear answer has clearly done this before. A person who says "well, it depends, what were you thinking" has told them something they did not want to know.

You can be flexible on price. You cannot be uncertain about it.

Three ways to price, and which to default to

Hourly. Easy to explain, easy to justify, and it punishes you for getting good. Every efficiency you gain is a pay cut. It also invites the client to supervise your hours instead of your outcomes, which is a worse relationship for both of you. Keep it for genuinely open-ended work: ongoing maintenance, "sit with our team for a day", tasks nobody can define in advance.

Project. This should be your default. The client knows the total before they commit, which is what they actually want. You keep the upside of working faster. And the negotiation moves from your time — where you always lose, because your time sounds expensive and their comparison is a salary — to scope, which is where the real conversation belongs.

Value. Price against what the work is worth to the client: a sales page for a product with known volume, a pitch deck for a funding round, packaging for a line they ship a hundred thousand units of. When it works it pays several times a project fee. Its honest limits: it needs numbers most clients will not share, it invites an argument about how much of the result was you, and it fails completely where the benefit is real but unmeasurable. Most people should not build a business on it, but should recognise the two or three projects a year where it applies.

Answering without flinching

Do not give a bare number cold. Give a range attached to scope, or ask two questions first.

A script that works: *"Projects like this usually land between X and Y, depending on how many deliverables and how many rounds of feedback. Tell me the number of pieces and the deadline and I will send you a fixed figure tomorrow."*

Then, when you do say the number: **say it and stop talking.** The silence after a price is not disagreement. It is a person thinking. Filling that silence — "but obviously that's flexible", "I could do it cheaper if..." — is how people discount themselves before anyone has asked them to.

"What is your budget?" is a fair question and not a trap. Answer it honestly if you have a real constraint. If a client refuses to name any range at all after two attempts, that is information about how the rest of the project will go.

The rate you get quoted for being where you are

This part is worth saying plainly, because most business advice is written by people who have never had it happen to them.

The same brand identity is three thousand pounds from a London studio and twenty-five thousand rupees when offered to a designer in Pune. The deliverable is identical. The client's benefit from it is identical. What differs is that the client is pricing your cost of living rather than the value of the asset they are buying.

Things that measurably help:

- **Quote in the client's currency, or in dollars or euros.** A number in a currency they do not think in gets mentally converted into "cheap".
- **Price the deliverable, not your time.** Once it is a project fee, the hourly comparison never happens, and the hourly comparison is where the geography argument lives.
- **Lead with the outcome and the reference work.** Do not open with availability, eagerness, or how quickly you can start. Those read as weakness in exactly the market you are trying to enter.
- **Do not volunteer your location as a discount.** You do not have to hide where you are. You also do not have to introduce it as a reason to pay you less.
- **Decide deliberately whether to compete on price.** Sometimes going in lower is a real strategic choice while you build references. Make it a decision with an end date, not a permanent default.

And the honest part: you will lose some of these. Some clients are shopping for cheap and no amount of framing changes that. Losing them is not a failure of the framing. It is the framing working — those clients cost more than they pay.

Raising your prices

Raise for new clients first. New clients have no anchor, so there is nothing to renegotiate.

Move in steps of 10 to 20 percent. The signal that you are due one: **you are winning almost every project you quote for.** A win rate near 100 percent does not mean you are excellent. It means you are under market.

For existing clients: thirty days notice, in writing, applied to the next project rather than the current one. One sentence, no apology, no essay explaining your costs. Expect to lose one or two. That is what the increase is for.

BEFORE YOU MOVE ON

A designer who is winning roughly nine out of every ten projects she quotes for assumes her pricing is well calibrated. What does that win rate more likely indicate?

A. Her proposals and reference work are unusually strong, which is why clients choose her over competitors.
B. She is priced below what the market would pay, because at a correctly calibrated price some clients choose someone else.
C. She is quoting for the wrong kind of project, and should target larger clients where competition is weaker.
D. Her win rate is healthy and the right next step is to increase volume rather than price.

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Four pricing models, and who carries the risk

THE ONE THING TO KEEP

Choose the model by asking who controls the scope — price time when the client directs the work day to day, price the project when you define the deliverable — because fix-pricing work whose direction somebody else changes is how a rate quietly halves.

Four models, and what each one actually prices

Independent creative work is sold in four shapes. They are not interchangeable, and choosing the wrong one for a given job is a common and expensive mistake.

Hourly prices your time, tracked and billed after the fact. It transfers all the risk of overrun to the client, which is why clients dislike it and why it invites the worst question in the trade: "how long will this take?" It also penalises you for getting faster, which is the exact direction your career is supposed to go.

Day rate prices a block of your availability. The unit is a day, usually with a minimum booking. It suits work where the client controls the direction and you supply capacity — agency subcontracting, on-site production, a week of retouching.

Project or fixed price prices an outcome. You carry the risk of the estimate being wrong, and you keep the gain if you are efficient. This is the default for most direct client work and the reason is simple: it is the only model where getting better at your craft increases your effective hourly rate.

Retainer prices ongoing access or a recurring quantity of work, paid monthly. It buys predictability for both sides.

Choosing between them

The question is: **who controls the scope?**

If the client controls it — they will direct you day to day, the brief will evolve, you are extending their team — price time. A day rate, or hourly for short, unpredictable tasks. Trying to fix-price work whose direction somebody else changes daily is how freelancers end up working for a third of their rate.

If you control it — you have defined the deliverable, you decide how to get there — price the project. You have taken on the estimating risk, which is why you are allowed the upside.

A second question: **is the outcome or the time what the client is buying?** A founder buying an identity is buying an outcome and does not care whether it took you thirty hours or ninety. A production company that needs a compositor for the week is buying availability.

Hourly, and when it is right

Hourly has a bad reputation among freelancers, most of it deserved, but there are three situations where it is the honest answer.

- **Open-ended maintenance.** Small ongoing amendments with no defined end.
- **Work whose size genuinely cannot be assessed** until it is underway — fixing somebody else's broken files is the classic case.
- **Clients who insist**, typically because their procurement system requires timesheets.

If you do work hourly, two defences matter. Set a **minimum billing unit** — fifteen or thirty minutes — so a two-minute email does not become unpaid. And quote a **not-to-exceed figure** so the client has a ceiling, which removes their main objection and protects you from an open argument later.

Day rates, and the arithmetic people get wrong

A day rate is not your hourly rate times eight. It is higher, for reasons that are structural rather than greedy.

A booked day is a day you cannot sell to anyone else, including the part of it you did not spend working. If a client books you for a day and uses five hours, the other three are gone. A day rate also absorbs the surrounding costs — the email before, the file delivery after, the context switching.

Two practical rules. **Set a minimum booking** — half a day at minimum, because a two-hour job fragments the day and effectively costs you the whole of it. And define what a day is: seven hours, eight, nine? Say it in writing, or you will discover the client's definition when the day becomes eleven hours.

Retainers, briefly

The mechanics of designing a retainer that survives are a subject of their own, but the choice to use one comes down to whether the work genuinely recurs. A retainer for work that appears erratically is a bad deal for whichever side guessed wrong, and both sides resent it within four months.

Mixing models in one project

This is normal and under-used. A single engagement can be fix-priced for the defined part and day-rated for the undefined part.

> *"The identity is a fixed price of X. Any applications beyond the eight listed are charged at my day rate of Y, agreed in writing before they start."*

This is honest about where the uncertainty lives, and it removes the pressure to inflate the fixed price to cover imaginable extras — which is what most freelancers do instead, and which loses them the job.

The invisible cost of the wrong model

The most common expensive mistake is fix-pricing work that the client controls.

A freelancer quotes a fixed price for a website's visual design. The client then changes the structure three times because their own product is not settled. Each change is presented as a small adjustment. No individual change justifies a difficult conversation. The project takes three times the estimate and the effective rate falls below what the freelancer could earn subcontracting.

The fix is not better estimating. It is recognising at the quoting stage that the scope is not yours to control, and pricing time instead — or fixing the price only to a stage that ends before the uncertainty begins.

The limitation

No pricing model protects you from a scope you did not understand. Day rates get undercut by clients who book two days and expect four days of output. Fixed prices get eroded by revision creep. Retainers get treated as unlimited access.

What the model choice does is decide **who carries the risk of the unknown**, and that is worth getting right deliberately rather than by habit. The freelancer who uses one model for everything is, by definition, taking the wrong side of that risk on about half their projects.

BEFORE YOU MOVE ON

A freelancer fix-prices the visual design of a website. The client restructures the product three times during the project, each time presenting it as a small adjustment. The work takes three times the estimate. What was the actual error?

A. She failed to raise a change note for each restructure, so the cumulative overrun stayed invisible until it was too large to recover.

B. Her estimate was too optimistic, and a more experienced estimator would have built a contingency large enough to absorb three rounds of restructuring.

C. She fixed a price on work whose scope the client controlled, so she took the estimating risk on a variable she could not influence.

D. She should have charged hourly, since hourly is the only model that protects a freelancer when a client changes direction repeatedly during a project.

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Designing a retainer that survives six months

THE ONE THING TO KEEP

Decide whether you are selling a block of time, a quantity of output or priority access, then defend it with a stated ceiling, a monthly written summary of what was used and a review date — because retainer drift is a design failure, not a discipline failure, and most overreach is genuinely invisible to the client.

Why both sides want one, for different reasons

A retainer is a recurring monthly payment for ongoing work. Freelancers want them because predictable income removes the worst part of the job. Clients want them because a designer who knows the business is faster and cheaper than briefing a stranger every quarter, and because a fixed monthly figure is easier to get through a budget than a series of variable invoices.

Both of those are real. The trouble is that "retainer" describes at least three different arrangements, and most disputes come from the two sides having signed different ones.

The three kinds

A block of time. "Sixteen hours a month." Simple to price, simple to track, and it converts the retainer into a discounted hourly arrangement. Its weakness is that it makes time the unit, so a month where you solved something brilliantly in two hours feels like a shortfall to the client.

A defined quantity of output. "Four social campaigns, one email template and up to three small amendments per month." This is usually the healthiest version. It prices deliverables rather than availability, both sides can tell whether it was fulfilled, and efficiency stays yours.

Access or priority. "First call on my time, response within one working day, up to two days of work a month." This is what agencies sell as a retainer and what most freelancers accidentally sell without realising. It is the most dangerous, because what the client is buying is availability with no defined ceiling.

Decide which you are selling, write it in one sentence, and make sure the client can repeat it back.

The failure mode

A retainer that starts at sixteen hours drifts to twenty-two, then twenty-eight, because each individual request is small and refusing any one of them feels petty. Meanwhile the fee is fixed. Within six months the effective rate has halved, and the freelancer resents the client who has done nothing except ask for reasonable things one at a time.

This is not a discipline failure. It is a design failure, and it is fixed at the design stage with three mechanisms.

A stated ceiling. Whatever the unit, there is a number, and there is a defined thing that happens when it is passed — additional work at the day rate, or rolled into next month, or declined. Without a stated consequence, the ceiling does not exist.

A monthly written summary. One short email at the end of each month: what was delivered, what was used, what is outstanding. This takes ten minutes and does most of the work of preventing drift, because it makes consumption visible to the client rather than only to you. Most overreach is genuinely unintentional; people cannot see what they are using.

A review date. Every three or six months, a short conversation about whether the shape still fits. This makes adjustment routine rather than confrontational. Without it, the only way to change a retainer is to raise a complaint.

Rollover, and why unlimited rollover fails

Clients ask whether unused hours roll over. The generous answer creates a liability: after eight quiet months the client has accumulated a large balance and can call it in during a month when you are fully booked elsewhere.

The workable compromise is limited rollover — unused time carries for one month only, and does not accumulate beyond that. It is fair, it is easy to track, and it caps your exposure.

Pricing it

Two opposing pressures. The client expects a discount for commitment. You are giving up flexibility and reserving capacity.

A defensible position is a modest discount — in the range of ten to twenty per cent against your normal rate for the same volume — justified by the reduced sales effort and the guaranteed payment, and not more. A large discount for a retainer is usually a sign that the freelancer is buying security rather than selling work, and the price of that security compounds every month.

Bill in advance, not in arrears. A retainer invoiced on the first of the month for that month's work is the norm in the industry and removes most payment problems. A retainer invoiced at the end is an interest-free loan you are making to the client.

The notice period

Both sides need an exit, and the notice period is the single most important commercial term in the arrangement.

Thirty days is standard and reasonable. Longer than sixty is unusual for a freelancer and worth resisting; you may need to leave. Whatever it is, make it mutual — a client who can cancel with thirty days' notice while you are locked in for ninety is not a retainer, it is an option they hold and you wrote.

Expect that most retainers end. The typical life is somewhere between six months and two years, usually terminated by something with nothing to do with you: a new marketing head, a budget cut, an agency appointment, a change of direction. Building your finances around one that you assume is permanent is the same error as building them around a single employer, without the redundancy protections.

The concentration warning

A retainer is the most seductive form of client concentration. It feels like stability, it removes the pressure to find work, and it is genuinely pleasant. Then it ends with thirty days' notice, and you discover you have not contacted a new prospect in fourteen months.

The rule that prevents this: the existence of a retainer does not suspend the pipeline work. If anything, a retainer is the ideal condition for outreach, because you can afford to be selective and to walk away from bad terms.

The limitation

Retainers do not suit all creative work. Identity, packaging, a film, a book — these are projects with a beginning and an end, and inventing a monthly arrangement to smooth the income of episodic work produces a retainer with nothing to do in month three and too much in month four.

Retainers fit where the need genuinely recurs: content that must be produced continually, a brand that ships things constantly, a publisher with a monthly cycle, a business with a real drumbeat. Where the work is episodic, the honest version of financial stability is not a retainer — it is a cash buffer and a pipeline, which are harder and do not have a client's name on them.

BEFORE YOU MOVE ON

A sixteen-hour retainer has drifted to twenty-eight hours a month over half a year. The client has never made an unreasonable single request. Which mechanism most directly prevents this, and why?

A. A shorter notice period, so the freelancer can exit quickly once the arrangement stops being worth the fee.
B. A monthly written summary of what was delivered and used, because consumption is invisible to a client making small requests one at a time.
C. Switching from a time-based retainer to a fixed quantity of deliverables, since output-based retainers cannot drift in the way time-based ones do.
D. A higher monthly fee that builds in the expected overage, so the extra twelve hours are paid for even when they are not formally agreed.

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The increase nobody will offer you

THE ONE THING TO KEEP

For new clients an increase is not an event — you quote the new number — and for existing ones it is a dated notification six to eight weeks ahead that does not apply to work already quoted, kept short because a long justification invites negotiation.

The number that stopped moving

Most independent creatives set a rate early, out of anxiety, and then keep it for years. The work gets better, the process gets faster, the market moves, the cost of living rises, and the number stays where a frightened beginner put it.

This does not correct itself. Nobody offers you more money. Clients who like you have no incentive to raise your rate, and the ones who would happily pay more never learn that you undercharge, because the figure they were given is the figure they assume.

So the increase has to be a decision with a date, and the two cases — new clients and existing ones — are completely different problems.

New clients: just change the number

For anybody you have not worked with, raising your price is not an event. There is no conversation, no announcement, no justification. You quote the new figure to the next enquiry.

The only difficulty is internal. The first few times you say a higher number you will feel it is too much, and you will be watching for a reaction that usually does not come, because the person on the other end has no idea what you charged last month.

Two observations that help. Your win rate should fall a little after an increase — if you are still winning nearly everything, the rise was too small. And the enquiries you lose at a higher rate are disproportionately the ones that would have been difficult, because price-sensitivity and demandingness correlate more often than not.

Existing clients: the mechanics that work

This is the part people dread, and there is a shape that makes it survivable.

Give notice, with a date. Not "I'm thinking of raising my rates". A specific change from a specific month, sent six to eight weeks in advance. Notice is what converts it from a demand into a business fact they can plan around, and it lets anybody with a budget cycle handle it properly.

Apply it to new work, not to work already quoted. Anything already agreed completes at the agreed price. This costs you little and removes the main source of grievance.

Keep the message short and do not over-explain. Long justifications invite negotiation and sound apologetic. Compare:

> *"From 1 April my project rates increase by about 15%. Anything we have already agreed is unaffected, and I wanted to give you plenty of notice. I have enjoyed this year's work and hope we keep going."*

against a paragraph about inflation, studio costs and experience gained. The first is a professional notification. The second is a request for permission.

Do not apologise, and do not ask. "I hope that's OK" turns a decision into a negotiation you did not need to open.

Sizing it

Small, frequent increases are easier to absorb than rare large ones, for both sides. A rise in the range of ten to twenty per cent, once a year, is normal and rarely contested. A 60% jump after four years of no movement is arithmetically justified and will still feel like a different relationship to the client, because it is.

If you are badly underpriced — which is common after a few years of no increases — you may need a step change with some clients and you should expect to lose some of them. Plan for that before you send it, not after: know which clients you can afford to lose, and have the outreach running before the date.

What happens next

Three outcomes, in roughly descending order of frequency.

Nothing. Most clients accept it without comment. This is the most common result and it surprises people every time.

A conversation about scope. "We can't go to that — could we reduce what you do?" This is a good outcome. Reduce the scope to match the budget, which keeps your rate intact.

They leave. Some will, and a proportion of those were the least profitable. Losing the bottom of your client list when you raise prices is the mechanism working, not failing. What should worry you is losing the top.

The clients you cannot raise

Sometimes there is a genuine constraint — a small charity, a friend's business, an arrangement you value for reasons other than money. Keeping a deliberate exception is fine, as long as it is **deliberate, named and bounded**: "I am doing this at below my rate because I want to, and it is one client, not five."

What corrodes a business is the undeclared exception — several clients, each individually justified, quietly forming the majority of the work.

Raising the floor instead of the rate

There is a second lever people forget: the minimum project size. Even at an unchanged rate, refusing projects below a floor — say, nothing under a stated figure — improves the year substantially, because small projects carry almost the same overhead as large ones. The enquiry, the call, the quote, the kickoff, the invoicing and the handover happen whether the fee is 5,000 or 50,000.

Raising the minimum is usually easier psychologically than raising the rate, and often has a larger effect on annual income.

Evidence, if you need it for yourself

The record you keep of quoted price versus actual hours is what turns this from a nerve question into an arithmetic one. If a project quoted at a certain figure took 70% more hours than estimated, your effective rate on it is knowable, and it is usually a shock.

A year of that data makes the increase feel less like a demand and more like a correction, which changes how you say it — and clients respond far more to the steadiness of the delivery than to the number itself.

The limitation

Raising prices does not create demand. If you have no pipeline, a higher rate simply means no work at a higher rate, and the increase will feel like it caused the silence when it merely coincided with it.

The order matters: build the pipeline, then raise the price, and raise it at the moment you are busy enough to mean it. An increase announced from a position of having more work than you can take is a different message from the same words sent in a quiet month, even though the sentence is identical — because the first one you can afford to hold, and the second one you will quietly discount the first time somebody pushes back.

BEFORE YOU MOVE ON

A freelancer raises her rates by 15% and wins essentially every project she quotes for afterwards, as she did before. What does that most likely indicate?

A. The increase was well judged, since the market has absorbed it without any loss of work — a falling win rate would indicate she had gone too far.

B. Her positioning is strong enough that price is not a factor for her clients, so future increases can be made without notice.

C. The rise was too small, because a price that nobody declines is probably still below what the market would pay.

D. The clients quoted since the rise were all existing ones, who accepted the new figure out of loyalty rather than because the price is right for the open market.

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What a discount tells a client

THE ONE THING TO KEEP

An unconditional reduction tells the client the first number was not the real number, and that inference is permanent — so never lower the price without lowering something else, and ask whether the problem is the total, the timing or the scope, because only one of those needs the price to move.

A discount is information

Every discount tells the client something, and it is rarely the thing you intended.

You mean: I like you, or I want this project, or I understand your constraints. What a client reasonably infers is: **the first number was not the real number.** Once that inference exists, it is permanent. Every future quote is read as an opening position, and the natural response to an opening position is to push.

This is why unconditional discounts are expensive out of proportion to their size. A 15% reduction given freely does not cost 15% of one project; it costs some fraction of every negotiation you will ever have with that client, and with anybody they tell.

The rule that saves the rate

Never reduce the price without reducing something else.

Not as a hard-line tactic — as the thing that keeps the price meaningful. If the number can fall while the work stays the same, the number was never connected to the work.

The things you can trade are more numerous than people think:

- **Scope.** Fewer deliverables, fewer variants, fewer formats, fewer languages.
- **Revisions.** Two rounds instead of three.
- **Timeline.** A longer schedule, or a flexible one where you fit it around other work. This genuinely costs you less, because it lets you fill gaps rather than displacing better-paying work.
- **Payment terms.** Full payment up front in exchange for a modest reduction. Money now is worth more than money in ninety days, and this is a discount you are actually being paid for.
- **Usage rights.** A narrower licence — one territory, one term, one medium — for a lower fee.
- **Involvement.** They supply the copy, the photographs, the final production management.

Any of these makes the lower price honest. The client gets a real choice rather than a concession, and your rate per unit of work is untouched.

Discounts that are actually worth giving

Three cases where a reduction is rational rather than nervous.

Prompt or advance payment. A small percentage for payment in full up front is standard commercial practice. It is genuinely worth something: no chasing, no exposure, no cash-flow gap.

Volume with a commitment. Twelve covers at a reduced per-unit price, booked and scheduled, is different from twelve covers that might happen. The commitment is what you are paying for, so it must be written down. "We'll probably have lots more work" is not a commitment and should never move the price.

Filling a known gap. If you have an empty fortnight in three weeks, work at a reduced rate is better than no work. This is legitimate, and it should be framed explicitly as what it is: "I have a gap from the 14th — if you can work to that window, I can do it for X." The condition is visible, so it does not reset your price.

The exchanges that are not payment

Exposure. Covered elsewhere at length, and the short version applies here: evaluate it as payment by asking what it is worth and whether it can be spent.

Future work. A discount now against unspecified projects later is a loan with no terms and no enforcement. If the future work is real, price it now as a package with a commitment. If it is not real, you have simply reduced your price.

Equity in a startup. Occasionally a genuine option, and one where clear-eyed arithmetic matters: most early-stage companies fail, the equity is usually not liquid for many years, and a small percentage of a business you cannot influence is not a substitute for a fee. If you do it, take equity *in addition to* a reduced but real fee, never instead of one, and get the terms in writing with a lawyer who understands them. Treat it as a lottery ticket you are being given for free, not as income.

Barter. Design for dental work, photography for accountancy. This can work and has two hazards: the valuations are usually asymmetric, and in most tax systems a barter transaction is still taxable income at market value. Agree what each side is worth in money, in writing, before you start.

Handling the ask

Most discount requests are a reflex rather than a real constraint. The useful first move is a question rather than a concession:

> *"Which part of it is the problem — the total, the timing of the payments, or the scope?"*

This separates three different situations. A cash-flow problem is solved by payment stages, not by a lower price. A scope problem is solved by removing something. A genuine total-budget problem is solved by Option A. Only one of these needs the price to move, and you have just found out which.

If the answer is that the budget is simply smaller, quote the smaller thing. If the answer is "we just want a better price", the honest reply is that the price reflects the work, and here is a smaller piece of work that fits the budget.

The one that is hardest to refuse

Friends and family. The request is rarely explicit; it is implied by the relationship.

Two workable positions, and either is fine as long as you pick one. Do it free, properly, as a gift, with a scope so small it cannot swallow your month — and say at the start that it is a gift, so the boundaries are clear. Or charge the full rate and let the relationship be separate from the work. What fails reliably is the middle: a large discount, unstated expectations, and a job that stretches for months because neither side can raise a difficult conversation with someone they will see at a wedding.

The limitation

None of this applies cleanly when you have no alternatives. A freelancer with an empty month and rent due will discount, and no framework changes that.

What the framework changes is whether the discount is structured or naked. Even at your most desperate, attaching the reduction to a visible condition — a shorter scope, a payment up front, a specific gap in your diary — costs nothing extra and preserves the one thing you will need when the pipeline recovers: a price that means something.

BEFORE YOU MOVE ON

A client asks for a lower price. The freelancer asks whether the problem is the total, the timing of the payments, or the scope. The client says cash flow is tight this quarter. What should happen to the price?

A. It should fall modestly, since a client with cash-flow pressure is genuinely constrained and a small reduction preserves the relationship at little cost.
B. Nothing should change — cash-flow difficulty is the client's problem to manage, and adjusting terms to accommodate it exposes the freelancer to nonpayment.
C. Nothing — the fee stays and the payments are restaged across the quarter, because the constraint is timing rather than affordability.
D. It should fall in exchange for payment in full up front, which is the standard trade for a discount and resolves the freelancer's own cash-flow exposure at the same time.

38 · 10 min

The deposit is the only real protection you have

THE ONE THING TO KEEP

You cannot enforce payment legally, so structure the work so you are never far ahead of the money, and never release source files before the final payment lands.

Why sequence is your only leverage

An unknown freelancer cannot realistically sue anyone, and certainly not across a border. Legal costs exceed the invoice, jurisdiction is unclear, and the process takes longer than the client will exist.

So enforcement is not legal. It is structural: **do the work in an order where you are never far ahead of the money.**

That is what a deposit is. Not a sign of distrust, not a formality — the only mechanism you have.

- 50 percent up front for a new client, balance on delivery.
- Or 30 / 40 / 30 across milestones for anything longer than a month.
- Non-refundable, and work begins on receipt, not on the promise of receipt.

A client who negotiates hard about paying anything up front is telling you how the final payment conversation will go. Believe them the first time.

The invoice itself

Put on it: a unique invoice number, the date, your name and address, their **legal entity name**, a plain description of what was delivered, the currency, the total, payment terms, your bank or payment details, and any tax identifier your country requires.

Payment terms: net 15 for small clients. Large companies run on net 30 to 60 and their finance system genuinely will not bend for you, so quote knowing you are financing them for two months.

Send it to the person who pays, not only the person you spoke to. And ask early, at the start of the project: *"Who should invoices go to, and do you need a purchase order number on them?"* A missing PO number is the single most common invisible reason a correct invoice sits untouched for a month — nobody rejects it, it simply never enters the system.

Free tools for this: Wave, the free tier of Invoice Ninja, a Google Docs or LibreOffice template. On a phone, a document template exported to PDF is entirely sufficient. Nobody has ever awarded a project for invoice design.

The follow-up ladder

Escalate on a schedule, so you never have to decide in the moment whether today is the day.

- **Day after due.** Short, friendly, resend the PDF. Assume it was missed, because usually it was.
- **Day 7.** Reply on the same thread, copy the person who signed the agreement.
- **Day 14.** Telephone. Voice moves invoices in a way email does not, because it makes the delay a person's problem rather than an item in a queue.
- **Day 21.** State the consequence plainly: work paused, late fee applies from the date in the agreement.

Keep the tone flat and professional the entire way down. Not because rudeness is wrong, but because you want the money and possibly the referral, and anger produces neither. Write the furious version if it helps. Send the boring one.

Getting money across a border

Transfer costs are not a rounding error.

Roughly, as of 2026, and worth checking before you quote:

- **PayPal** cross-border: a percentage fee plus a currency conversion spread. Together these have commonly landed somewhere around 5 to 8 percent of the invoice.
- **Wise**: a small percentage on the mid-market rate, frequently under 1 percent.
- **Payoneer**: broadly 1 to 2 percent plus its own conversion.
- **A SWIFT bank wire**: flat fees at both ends plus intermediary bank deductions. Sensible for 5,000 dollars, terrible for 200.

On a 1,000 dollar invoice, that is the difference between losing 10 and losing 80. Over a year it is a month's income.

Three things to settle in writing before the first invoice:

1. **Who bears the transfer charge.** Either "all bank and transfer charges are payable by the client" or you price them in. Silence means you pay.
2. **The currency.** Name it on the invoice. If you quote in a foreign currency and are paid 45 days later, you are carrying the exchange risk for six weeks.
3. **Your documentation.** Many countries require you to evidence where foreign income came from. In India that is the foreign inward remittance advice or certificate, issued by your bank or payment provider. Collect these as payments arrive, not in March while reconstructing a year.

On tax, only the shape: many countries treat services sold abroad differently from services sold at home, and several require you to make a filing *before* you start invoicing that way rather than after. Getting that sequence wrong is expensive and completely avoidable. An accountant for one hour is cheaper than the penalty, and that is as far as this course goes — the specifics are your country's and a professional's.

Two rules that prevent most losses

Never hand over final source files before final payment. Watermarked proofs, low resolution, a flattened preview — whatever lets them approve without being able to publish.

Never take on a client who fought you about the deposit. The information was free and it arrived early.

BEFORE YOU MOVE ON

A freelancer quotes 1,000 dollars, agrees no terms about charges, and is paid via PayPal. Roughly 930 arrives. The client insists they sent the full amount. Who is most likely right, and what should have happened?

A. The client is right that they sent 1,000; cross-border fees and the conversion spread took the rest, and who bears them should have been agreed in writing before invoicing.
B. The client has short-paid the invoice by 70 dollars and should be chased through the normal follow-up ladder.
C. PayPal has withheld the amount pending review and it will be released once the account is verified.
D. The shortfall is exchange-rate movement between invoice and payment, which neither side can control or allocate.

39 · 9 min

The document that has to survive an accounts system

THE ONE THING TO KEEP

Most late payments in small creative practices are caused by an invoice that could not be processed rather than by a client who would not pay, so the client's legal entity name, their reference number, a sequential invoice number and the accounts payable address matter more than the wording.

A document with a job to do

An invoice is not a request for money. It is the document that makes payment possible inside somebody else's system, and most late payments in small creative businesses are caused by an invoice that could not be processed rather than by a client who would not pay.

This is worth taking seriously because it is entirely within your control and it is free. A correctly formed invoice, sent to the right address, with the right reference on it, gets paid on the client's normal cycle. A missing purchase order number puts it in a queue that nobody owns.

What has to be on it

Requirements differ by country, and if you are registered for a sales tax — GST, VAT, or the local equivalent — the legal requirements are stricter and you should check your own tax authority's specification rather than copy a template. The common core:

- **The word "Invoice"**, visibly. Some accounting systems and some humans route documents on this alone.
- **A unique invoice number**, sequential, never reused.
- **The date of issue**, and the date payment is due, as an actual date.
- **Your full legal name or business name and address**, and your tax registration number if you have one.
- **The client's legal entity name and address** — the registered company, not the trading name or the individual you talk to. An invoice addressed to a person at a company can fail to match anything in their system.
- **A description of the work**, itemised enough to be recognisable and matched to what was authorised.
- **The amount**, the tax if applicable, and the total, with the currency stated explicitly. "5,000" without a currency is a genuine problem when either party is in a country with dollars, and it happens.
- **Payment details**: account name, account number, sort code or IFSC or routing number, and for international payments the IBAN or SWIFT/BIC.
- **Their reference**: the purchase order number, the job number, the cost centre. If they gave you one, it goes on the invoice. If you do not have one and they use them, ask before you send.

The numbering, which matters more than it looks

Use a consistent sequence: `2026-014`, or `INV-0142`. Sequential numbering is required by many tax authorities, it makes your own records auditable, and it makes a gap noticeable.

Do not restart at 1 each year unless your numbering includes the year. Do not skip numbers to appear busier; some systems expect continuity, and it makes your own books harder to reconcile.

Payment terms

Net 30 means payment is due thirty days after the invoice date. Net 14 and Net 7 exist. "Due on receipt" is common for small clients and meaningless to large ones, whose systems will pay on their standard cycle regardless of what you write.

Decide your terms before you quote and put them in the quote, not first on the invoice. A client discovering your terms at the invoice stage will apply their own.

Know one specific thing about your client: **their payment run**. Many businesses pay on fixed dates — the last Friday, the 5th and the 20th — and an invoice arriving a day after the cut-off waits a full cycle. Asking "when is your payment run and what is the cut-off?" during the first project is a two-minute question that can remove three weeks of waiting, permanently.

Late payment terms

State the consequence of lateness on the invoice and in your terms. Typically: interest at a stated percentage per month on overdue amounts, and a right to suspend work.

Two honest notes. In several jurisdictions there is a statutory right to interest and to fixed compensation on late commercial payments, which applies whether or not your contract mentions it; in others there is nothing unless you wrote it. Check your own. And in practice most freelancers never charge the interest, because enforcing it damages the relationship more than the sum is worth.

It still belongs on the document. The point of a stated late-payment term is that it exists to be waived — "I'm not applying the interest, but the terms allow it, and I do need this settled this week" is a much stronger position than having nothing to point at.

Sending it so it arrives

Send a PDF, not a spreadsheet or a photo. Name the file usefully: `YourName-INV-0142-ClientName.pdf`.

Send it to accounts payable, not only to your contact. Your contact will forward it eventually. Ask for the accounts email in the first project and use it thereafter, copying your contact so they know it has gone.

Send it the moment the stage is complete. Invoices sent promptly get paid promptly; a week of your delay is a week added to their cycle, and it is a week you chose.

Doing it for nothing

You do not need paid invoicing software. A template in LibreOffice Calc or Google Sheets, exported to PDF, meets every requirement above. Keep the template and change the numbers.

Free tools that do more, if you want them: **Wave** handles invoicing and basic accounting at no cost in supported countries, **Invoice Ninja** has a free tier and a self-hosted version, and **GnuCash** is full double-entry accounting, free and offline, if your affairs justify it.

Whatever you use, keep your own copies. Every invoice you have ever issued, as PDFs, in a folder, backed up — tax authorities in most countries require you to retain records for several years, and an account you stop paying for may not give the archive back.

The limitation

A perfect invoice does not make a client solvent, and it does not make a slow organisation fast. Large companies pay on their cycle, and some of them treat supplier payment as free credit regardless of terms.

What the invoice controls is the failure you can prevent: the one caused by a missing reference, a wrong entity name, an unreadable file or an address that was never the right one. That category is a large share of late payments in small creative practices, and it is eliminated by twenty minutes of setup and one question asked at the start of the relationship.

BEFORE YOU MOVE ON

A freelancer's invoices to one large client are routinely paid three to five weeks after the due date, though the client is solvent and pleasant. She sends them promptly to her day-to-day contact. What is the most likely cause, and the cheapest fix?

A. Her payment terms are too short for an organisation of that size; setting Net 45 would align the due date with when they actually pay.
B. The invoice is missing a late-payment interest clause, so there is no cost to the client in paying slowly and no lever to accelerate it.
C. Large clients treat supplier payment as free credit as a matter of policy, so nothing she does to the invoice will change the outcome.
D. The invoice goes to her contact rather than accounts payable, and probably misses their payment-run cut-off.

40 · 9 min

An escalation ladder run on dates

THE ONE THING TO KEEP

Decide the sequence in advance and run it on dates so no individual message carries a month of stored irritation, and at day ten ask what is blocking the invoice rather than repeating the request, because that question surfaces the missing purchase order or wrong entity name that is usually the actual cause.

Escalate on a schedule, not on a mood

Chasing payment goes wrong in a predictable way. The freelancer waits, feeling awkward. Waits longer. Then, at about week seven, sends something angry, because the accumulated resentment finally exceeds the embarrassment. The angry message damages a relationship that in most cases was never hostile — the invoice was sitting in a queue.

The fix is to remove the emotion by deciding the sequence in advance and running it on dates. When the process is automatic, no individual message has to be a decision, and none of them carries a month of stored irritation.

An escalation ladder run on dates, not on mood

`Due +1`	The reminder. Assume it was missed, and attach the invoice again
`Due +10`	Ask accounts what is blocking it: a missing order number, the wrong entity
`Due +20`	Telephone. Write down what you are told and confirm it by email
`Due +30`	Formal notice. Work suspended, interest applies from a stated date
`Due +45`	A decision: letter before action, collections, small claims, or write it off

Deciding the sequence in advance is what prevents the week-seven message carrying a month of stored irritation. The day-ten question is the one that most often surfaces the real blockage.

The ladder

Due date plus 1 to 3 days — the reminder. Assume it is an oversight, because it usually is. Reply in the original thread with the invoice attached again.

> *"Just a note that invoice 0142 was due on the 14th. Attaching it again in case it went astray. Let me know if you need anything from me."*

Plus 10 days — go to accounts directly. Email accounts payable, copying your contact, and ask a specific question rather than repeating the request.

> *"Could you tell me when invoice 0142 is scheduled for payment? If there is anything missing from it — a PO number or a different entity name — I will reissue it today."*

This question is the single most effective message in the sequence, because it very often surfaces the actual blockage: no purchase order, wrong entity, never received, sitting unapproved with someone on leave.

Plus 20 days — the phone call. Email is easy to defer; a voice is not. Ask for accounts payable, be pleasant, and ask when it is scheduled. Write down what you are told and confirm it by email afterwards — "thanks for the call, noting that it is scheduled for the run on the 28th" — because that email becomes evidence and it changes what happens next.

Plus 30 days — the formal notice. Tone shifts here: still calm, now unambiguous. State the invoice, the amount, the number of days overdue, that work is suspended, that late-payment interest applies from a stated date, and a deadline for payment. Send it to the accounts contact and to a director or owner.

Plus 45 to 60 days — a decision. Formal letter before action, a collections service, a small claims process, or writing it off. Which of these is available and worth it depends entirely on where you and the client are, and on the sum.

Suspending work

If the project is still running, stop when payment is genuinely overdue, and say so plainly rather than slowing down silently.

> *"I have paused work on the catalogue pending invoice 0142. I will pick it straight back up when it clears — the schedule will move by however long*

> *the gap is."*

Two conditions make this work. Your contract has to permit it, which is a single sentence you should have. And you must actually stop, because a threat you do not carry out teaches the client that the terms are decorative.

This is the strongest leverage you have, and it only exists while you still hold something they need. Which is why the structure of the work matters more than any chasing technique: staged payments, and nothing final released before final payment, mean you are never far enough ahead of the money for chasing to be your only option.

What you are entitled to

In many jurisdictions, statutory late-payment rules give commercial creditors a right to interest and sometimes a fixed recovery sum, whether or not the contract mentions it. Elsewhere there is nothing except what you agreed. The gap between countries is large, and this is exactly the kind of thing where advice from the wrong country is worse than none — check your own national rules, or ask a local accountant, who will know.

Small claims procedures exist in most places and are designed for exactly this: low-value, document-based disputes, usually without lawyers, with modest fees. They are slow and they work reasonably often, particularly because a filed claim frequently prompts payment before any hearing. For international clients, realistically, cross-border enforcement is expensive enough that it is rarely worth pursuing below substantial sums — which is an argument for deposits, not for optimism.

When the client genuinely cannot pay

Sometimes the business is in trouble. The signals are recognisable: repeated promises attached to incoming money, part-payments, going quiet after being reliable.

The right response is speed and structure, not patience. Ask directly, accept a written payment plan if one is offered, get it in writing with dates, take smaller amounts sooner rather than the full sum later, and stop all further work immediately. A creditor who is early and organised is paid; a sympathetic one who keeps working is often at the back of the queue when the company fails.

Keeping the record

From the first reminder, keep everything: the invoice, the delivery confirmation, every chase with its date, notes of calls, the contract, the approval emails.

This costs nothing while things are normal and is the whole case if things are not. Almost every dispute resolution process — small claims, mediation, a collections agency, or simply a conversation with a director — turns on whether you can show what was agreed, what was delivered and what was requested when.

The limitation

Chasing does not recover money from a client who has none, and it does not change the payment cycle of a large organisation that pays at ninety days as policy. A significant share of late payment is structural: big companies fund their working capital with their suppliers' patience, and a freelancer's invoice is very low in that queue.

What you can control is whether you found out early, whether you stopped work at the right moment, and whether you were exposed for two weeks or four months. That is decided before the invoice is ever sent — by the deposit, the staging, and the terms — and the chasing ladder is only the recovery process for the part that got past those.

BEFORE YOU MOVE ON

Why is 'could you tell me when invoice 0142 is scheduled for payment, and let me know if anything is missing from it' more effective than a third reminder that payment is overdue?

A. It is more polite, so the accounts contact is more inclined to help someone who has not become confrontational about the delay.
B. It asks a question the recipient can answer by looking something up, which surfaces the administrative blockage that is usually the real cause.
C. It implies the freelancer is tracking the invoice closely, which signals that further delay will be noticed and escalated.
D. It moves the conversation from the day-to-day contact to accounts payable, and only accounts payable can authorise a payment outside the normal cycle.

41 · 10 min

Three places a foreign payment loses value

THE ONE THING TO KEEP

The transfer fee is visible, intermediary bank charges are not, and the exchange-rate margin is the largest and is never presented as a fee at all — so compare the rate you were given against the mid-market rate for that day to see what the conversion actually cost.

Where the money actually goes

A client in another country agrees to pay you 1,000 units of their currency. What reaches your account is regularly 920 to 950, and most freelancers never work out where the rest went, because it disappears in three separate places.

The transfer fee. Visible, usually modest, sometimes charged to you and sometimes to them.

Intermediary bank charges. A traditional international wire may pass through one or two correspondent banks, each of which can deduct a fee in transit. You will not see these in advance, and the sender often does not either.

The exchange-rate margin. This is the big one and the one people miss. Banks and payment services convert at a rate worse than the real interbank mid-market rate, and keep the difference. A margin of 3% to 4% is normal for a high-street bank and is not presented as a fee at all — it is simply a worse number.

Compare the rate you were given against the mid-market rate for that day, which you can look up for free. The gap is what the conversion cost you.

The options, honestly

Bank wire (SWIFT). Universally accepted, reliable, slow — two to five working days — and typically the most expensive once the exchange margin is counted. Sometimes the only option, because large companies' finance departments will pay a bank account and nothing else.

Multi-currency transfer services such as Wise or similar competitors. They convert near the mid-market rate with an explicit percentage fee, and many provide local receiving account details in several currencies. The practical effect is significant: your client makes a cheap domestic payment in their own country, and you convert once, visibly, at a good rate. For most independent creatives this is the largest single saving available and it takes an afternoon to set up.

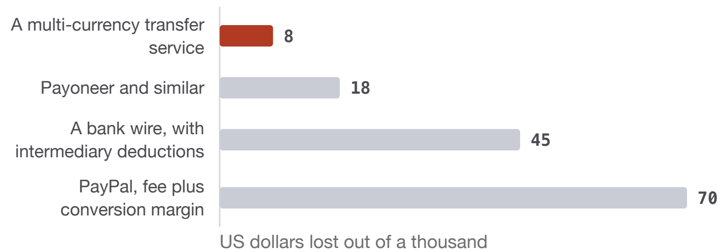
PayPal. Convenient, widely trusted by small clients, and expensive. Cross-border commercial receipts typically carry a percentage fee plus a fixed amount, and then a further currency-conversion margin of several per cent on top. Two charges, applied in sequence. Fine for small amounts and convenience; a poor default for a business.

Payoneer and similar sit between the two, and are common where marketplaces pay out through them.

Local instant rails — UPI in India, PIX in Brazil, SEPA instant across the euro area, FPS in the UK — are effectively free and near-instant *within* their region. If you have clients in one of those regions and can receive locally, do.

Cryptocurrency. Occasionally proposed. It introduces price volatility between agreement and settlement, conversion costs at both ends, and tax reporting complications in most countries. Not a solution to a fee problem.

What a thousand-dollar payment costs on each route



The transfer fee is visible, the intermediary deductions are not, and the exchange-rate margin is the largest of the three and is never presented as a fee at all. Across a year of foreign invoices the gap is about a month's income.

Who pays the fees

Decide this before the first invoice and write it on the invoice: *all bank charges to be borne by the sender*, or the amount you expect to receive net.

On a SWIFT transfer the sender chooses a fee option that determines whether charges are shared or borne entirely by them, and if nobody specifies, the default often deducts from the amount in transit. Saying so explicitly is a one-line change that recovers real money.

Tax across borders, in outline

This is the part where general advice is dangerous, because the rules depend on both countries, on any treaty between them, and on your own registration status. What follows is a map of what to ask about, not an answer.

Withholding tax. Some countries require a business paying a foreign supplier to deduct a percentage and remit it to their own tax authority. You receive less, and you receive — or should ask for — a certificate showing what was deducted. Depending on treaties, you may be able to credit that against tax at home. A client who tells you they must withhold is usually right; what you need is the certificate.

VAT, GST and sales tax. Whether you charge it on an export of services depends on your registration, the client's status, and where the service is deemed supplied. Two things are commonly true and worth checking against your own rules: exported services are often zero-rated or outside scope, and a business client in another country frequently accounts for the tax themselves under a reverse-charge mechanism. Getting this wrong in either direction is expensive, so establish it once with an accountant in your own country.

Registration thresholds. Many countries require registration above a turnover threshold. Crossing it unnoticed creates a liability for tax you never collected.

The practical instruction: one hour with a local accountant, once, when you start taking foreign clients. It costs a small fraction of a single mistake, and the rules are specific enough that no article can substitute for it.

Quoting in which currency

If you quote in the client's currency you carry the exchange risk between agreement and payment. Over a three-month project with a 5% move, that is 5% of your fee.

For short projects it rarely matters. For long ones, or in a period when your currency is moving, consider quoting in your own currency, or in a stable major currency, or including a clause that the figure is fixed in one named currency and conversion is the payer's responsibility. State the currency explicitly on every document; an unqualified number in a world with several kinds of dollar is an avoidable dispute.

Getting a client's finance department to cooperate

Large organisations have supplier onboarding: forms, tax declarations, bank verification, sometimes a portal. This can take weeks and it happens *before* the first payment, not after.

Start it on day one rather than at the first invoice. Ask directly in the kickoff: "What do you need from me to set me up as a supplier, and how long does that usually take?" Freelancers routinely lose a month to discovering this at invoice time, and it is entirely avoidable.

The limitation

None of this removes the underlying asymmetry: a freelancer in one country invoicing a company in another has almost no practical enforcement if things go wrong. Cross-border legal action is slow and costs more than most creative invoices are worth, which means the real protection is structural and comes earlier — a deposit, staged payments, and nothing final released before final payment clears.

Optimising the payment rails saves a few per cent, reliably, and is worth an afternoon. It does not substitute for the structure, and treating it as if it does is the mistake worth avoiding.

BEFORE YOU MOVE ON

A designer is paid $1,000 by wire. Her bank shows a $15 receiving fee and credits her local-currency equivalent. She concludes the transfer cost her $15. Why is she probably wrong, and by how much roughly?

A. Intermediary correspondent banks will have deducted further fixed fees in transit, typically adding another $20 to $40 that never appears on her statement.
B. The bank converted at a rate several per cent worse than the mid-market rate, so the real cost is likely $45 or more with the margin included.
C. Withholding tax may have been deducted by the client's country before the payment left, which would reduce the amount by considerably more than the fee.
D. Receiving fees are charged per transaction, so the cost only appears material once she counts how many separate payments she receives over a year rather than looking at one.

42 · 9 min

The share that was never yours

THE ONE THING TO KEEP

Move a fixed percentage of every payment to an account you never spend from on the day it arrives, before the money is mentally converted into income, because underpricing produces a bad year while spending your tax money produces a liability with penalties and an authority with stronger collection powers than any client.

The money that was never yours

The characteristic financial disaster of a first good year is not overspending. It is discovering, with a deadline approaching, that a substantial share of everything received was tax, that it was spent on living, and that it is now due in a sum you do not have.

The mechanism is simple. An employed person sees income after deductions. An independent person sees the gross amount arrive in a personal account and experiences all of it as available. Nothing in the process marks the portion that belongs to the state.

So the fix is a mechanical one: separate it the moment it arrives, before it has been mentally converted into money you have.

Separate accounts, separate the moment it lands

Two accounts at minimum: one the business money arrives in, one you never spend from.

When a payment clears, move a fixed percentage of it immediately to the second account. Not at the end of the month. Not when you get round to it. On the day, as a habit, because the whole point is to act before the money feels like income.

What percentage? It depends on your country, your income level, your structure and your deductible costs, and anybody who gives you a single global number is guessing. The workable approach is to ask a local accountant once for a figure appropriate to your situation, and to set it deliberately high in your first year, when you have no history. Being over-reserved produces a pleasant surprise; being under-reserved produces the disaster.

Add anything else that is collected rather than earned. If you are registered for a sales tax and charging it, that money was never yours either, and it should go in the same untouchable account on the day it arrives.

A third account for a cash buffer — the runway money — keeps the reserve separate from the tax, which matters because otherwise a healthy-looking balance is mostly somebody else's.

Why this is more important than any other financial habit

Because it is the only one that prevents an unrecoverable failure. Underpricing for a year is a bad year. Slow payers are a cash-flow problem. Spending your tax money is a liability with interest, penalties and, in most systems, an authority with substantially stronger collection powers than any client.

It is also the habit that is easiest to keep, because it needs no discipline beyond the first sixty seconds after a payment arrives.

Records: what you actually have to keep

Most tax systems require, in some form: a record of income, a record of business expenses with evidence, and retention for a number of years — frequently five to seven, varying by country. Digital copies are accepted in most places now, though some still expect originals for certain documents.

The minimum that works:

- Every invoice you issued, as a PDF, numbered sequentially.
- Every receipt for a business expense, photographed on the day, in a dated folder.

- A bank account used only for business, so the statement is the ledger.
- One spreadsheet with a row per transaction: date, description, category, amount in, amount out.

That is a complete bookkeeping system for a one-person creative business, and it is free.

The expenses people forget

A deductible expense reduces your taxable profit, and what qualifies varies by country, but these are commonly allowable and commonly missed: software subscriptions, hardware amortised over its life, fonts and stock licences, domain and hosting, professional bodies and insurance, bank and payment-processor fees, a proportion of home internet and electricity if you work from home, travel to clients, training and books, and accountancy fees.

Two cautions. Anything used both personally and for work generally needs to be apportioned, and the apportionment must be defensible. And a deduction only ever returns your tax rate on the amount — spending a hundred to save thirty is still spending seventy, which is worth remembering when somebody suggests a purchase "for the tax".

Free tools that are enough

LibreOffice Calc or Google Sheets, with one sheet per year, handles a small practice entirely.

Wave offers free accounting and invoicing in supported countries. **GnuCash** is free, offline, double-entry accounting for anyone whose affairs have outgrown a spreadsheet. **Invoice Ninja** has a free tier.

Paid tools that connect to your bank and categorise automatically save real time once you are above a certain volume. They are a convenience purchase, not a capability one; nothing they do is impossible in a spreadsheet.

Whichever you use, export and keep your own copies. A subscription you cancel can take the archive with it, and the retention obligation is yours, not the vendor's.

When to get an accountant

Sooner than most people do. The trigger points are: the first year you have real income, the first foreign client, the first time you consider changing your legal structure, and the first year you employ or subcontract anybody.

The value is not the arithmetic, which you could do. It is knowing what is allowable in your jurisdiction, what your obligations and deadlines are, whether your structure is costing you, and what the registration thresholds are. A yearly fee for a small practice is typically less than one decent project, and the first conversation usually pays for itself in things you did not know you could deduct or were about to get wrong.

The four numbers worth watching monthly

Bookkeeping's purpose is not compliance alone. Four figures, read once a month, tell you nearly everything about the state of the business: **invoiced this month**, **received this month**, **outstanding and how old**, and **money set aside for tax**.

Ten minutes. The gap between the first two is your cash-flow reality, the third is your exposure, and the fourth is whether next year is safe.

The limitation

Tax law is national, changes regularly, and depends on facts about you — where you are resident, your structure, your income level, your client mix — that no general lesson can know. Everything above is a map of what to ask about; none of it is advice on your situation, and the rules where you live may differ substantially from the common patterns described here.

What travels across every system is the behaviour: separate the money on the day it arrives, keep evidence of everything, and buy an hour of local professional time before you need it rather than after.

BEFORE YOU MOVE ON

A freelancer keeps one account, watches the balance carefully, and plans to calculate and pay tax at the year end from whatever is left. She is disciplined and never overspends. Why does this still fail more often than the two-account method?

A. Year-end calculation is inaccurate without monthly bookkeeping, so she is likely to underestimate what is owed regardless of how much she has saved.

B. Many tax systems require payments on account during the year, so a year-end plan misses interim deadlines and incurs penalties before the calculation happens.

C. A single balance contains money that is not hers, so every spending decision is made against a figure that overstates what is available.

D. Interest earned on a separate reserve account offsets part of the liability, so keeping everything in one account forgoes a return that funds the eventual bill.

CASE STUDY · MODULE 4

Thirty per cent off, or thirty per cent less

Tiruppur. A two-person hosiery export business wants a catalogue for a Düsseldorf buyer, and the quote has come back higher than expected.

Sabari quoted ₹86,000 for an export catalogue: thirty-two pages, forty-one garment styles, product photography by a studio he would brief but the client would contract directly, layout in Scribus, press-ready PDF, one printed proof check, and two rounds of revision. He had costed it from his own records — the last two catalogues of similar size had taken him 104 and 118 hours including the press visit — at a floor of ₹720 an hour plus a margin.

The client, a two-person export house shipping cotton knitwear to Germany and the Netherlands, came back within a day. They liked the work. They wanted thirty per cent off.

This is the most ordinary request in the trade and it is where rates die, because the obvious responses are both wrong. Refusing outright loses a real project from a client with real money. Agreeing loses ₹25,800 and, more expensively, tells them the first number was not the real number — an inference that is permanent and that will be applied to every future quote and to anybody they refer him to.

So he asked a question instead of making a concession. Which part of it is the problem: the total, the timing of the payments, or the scope?

The answer took two exchanges to extract and was not what he expected. The total was not the problem. The timing was. Their German buyer paid them 60 days after shipment, they had just paid a yarn supplier, and they could not release ₹43,000 as a deposit in the same fortnight as the catalogue had to start. They had reached for a discount because it was the only lever they knew existed.

That changed what was on the table. A cash-flow problem is solved by payment stages. A scope problem is solved by removing something. Only a genuine total-budget problem needs the price to move, and this was not one.

He also had a second constraint he had not raised. The forty-one styles were not all needed. Fourteen of them were variations in colourway of six base garments, and the buyer in Düsseldorf ordered by base style. Presenting them as forty-one separate entries was going to make the catalogue longer, slower to produce, and — he thought — worse to use.

Which gave him a real option to put beside the original: twenty-four pages, twenty-seven entries with colourway swatches rather than separate spreads, same photography, same two rounds. Fewer pages, less layout, a genuinely smaller job. ₹64,000. Not a discount — a different, complete, honestly delivered product.

Before any of that he had to be sure the quote itself would survive the conversation, because a number in an email is not a quote. His was two pages and carried eight things: the problem restated in their words, what was included with a count of each item, what was explicitly not included, the number of revision rounds, the schedule with dated dependencies, the price, the payment terms, and how long the quote stood.

The exclusions list was doing more work than any other paragraph. Photography was excluded because the studio would be contracted by the client directly — which also meant Sabari would not be paying a photographer out of his own account and waiting to be reimbursed. Copywriting in German was excluded. Translation was excluded. Any style added after the layout was approved was excluded, priced at ₹1,400 a spread, stated in advance so that the answer to a late addition is a number rather than an argument.

The dated dependency was the one that saved the schedule later. "Photography files by 4 March; delivery moves by the same number of days they are late" is not a defensive manoeuvre, it is the only honest description of how a schedule works, and clients accept it immediately because it is obviously true. The photographs arrived on 19 March. Because the consequence had been written down in week one and agreed, the fifteen-day slip was a fact both sides already knew the meaning of rather than a dispute about whose fault it was.

STOP HERE

Before turning the page: what would you have done, and what would it have cost if you were wrong? Write it down. The point of the next section is to compare.

WHAT HAPPENED

He sent two options in one email. Option A, the original thirty-two-page catalogue at ₹86,000, paid in four stages: ₹17,000 to start, ₹17,000 at layout approval, ₹26,000 at press-ready files, ₹26,000 on delivery of the printed proof sign-off. Option B, the twenty-four-page version at ₹64,000, on the same staging. He said which he recommended — B — and why: the buyer ordered by base style, so fourteen colourway spreads were pages the reader would skip.

They took B, and paid the first stage the next morning. The total was 26 per cent below his original number and his rate per hour on it was unchanged, because the work had shrunk by about the same proportion.

Two further things came out of it. The staged payments meant he was never more than ₹17,000 ahead of the money, which mattered when the client went silent for three weeks in the middle while a container was stuck. And at the end, the invoice he sent in euros for a follow-up job to the same buyer's German agent went out with the currency stated, the transfer charges assigned to the sender, and his account details on a multi-currency service rather than a bank wire — which, on a €1,100 invoice, was the difference between receiving about €1,092 and about €1,035.

He raised his floor to ₹800 the following April and did not tell anyone; he simply quoted the new number to the next enquiry.

Sabari's first move was a question rather than a counter-offer. What did the question separate, and why does that matter?

It separated three different problems that all present as 'can you do it cheaper': a total-budget problem, a cash-flow problem, and a scope problem. Only the first needs the price to move. His client had a timing problem, which is solved by staging the payments at no cost to the rate at all. Conceding first would have lost ₹25,800 and, worse, established that his prices move under pressure — an inference that is permanent and gets applied to every future quote and to anyone they refer him to.

Option B was ₹22,000 cheaper. Why is that not a discount?

Because the work shrank by about the same proportion. A discount is a lower price for the same work, and it tells the client the first number was never connected to the work. Option B is a smaller, complete, honestly delivered job: eight fewer pages, fourteen fewer spreads to lay out, less proofing. His rate per hour was untouched, so nothing he does afterwards is measured against a cheaper version of the same thing.

Why did the staged payments turn out to matter more than the price negotiation?

Because the client went silent for three weeks in the middle. With the whole fee due on delivery, that is most of the work sitting at risk in somebody else's silence, with no leverage except asking. With four stages invoiced as each completed, he was never more than ₹17,000 ahead of the money, and the pause was a scheduling inconvenience rather than an exposure. Enforcement for a freelancer is structural rather than legal, and sequence is the whole of the structure.

MODULE 4 · TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record: answers and the reason behind each are at the back. If two questions from the same module go wrong, re-read that module before the exam rather than after.

1 Somebody divides the take-home they need by 160 hours a month and gets ₹250 an hour. The real floor is about ₹835. What did the first calculation leave out?

A. Billable hours, annual costs and tax
B. Nothing — ₹250 is simply below the market rate for this kind of work
C. The difference between a calendar month and a full financial year
D. A margin, which every floor should carry at roughly three times cost

2 Which question decides whether a job should be priced by time or as a project?

A. Whether the client is a business or an individual buying privately
B. Whether you can estimate the hours to within about twenty per cent
C. Whether the client has ever commissioned creative work before
D. Who controls the scope

3 You give a client fifteen per cent off with nothing asked in return. What have you told them?

A. That you value the relationship more than you value the fee
B. That the first number was not the real number
C. That your costs are lower than they had been led to believe
D. That you have spare capacity this month and would like to fill it

4 At day ten of chasing an overdue invoice you email accounts payable. Why ask what is blocking it rather than repeating the request?

A. It signals that a formal notice is coming, without having to say so
B. It moves the conversation to somebody with authority to release payment
C. It surfaces the blockage, which is usually a missing reference
D. It creates a written record of the chase for any later claims process

5 A foreign payment loses value in three places. Which is the largest and the least visible?

A. The exchange-rate margin, which is not presented as a fee
B. The transfer fee, which is the visible cost charged on every route
C. Intermediary bank charges deducted in transit by correspondent banks
D. Receiving and compliance charges applied by your own bank on arrival

6 When should the tax share of a payment be moved to an account you never spend from?

A. At the end of each quarter, when the figure is known more accurately
B. At filing, since the exact rate depends on the year's deductible costs
C. Once a year, into a deposit that earns something in the meantime
D. On the day it clears, before it feels like income

MODULE 5

Running the job

Between the signed quote and the cleared invoice is the part that decides whether you are rehired: a kickoff that dates the client's own dependencies, a presentation that asks for a judgement rather than a preference, feedback that has to be translated before it can be used, an estimate built from records rather than imagination, and a handover pack somebody can open in two years. Most projects that go badly were decided in the first week.

> BY THE END OF THIS MODULE YOU CAN
>
> Run a project from kickoff to handover without losing the schedule or the rate — write the kickoff record with dated client dependencies, present one direction against restated criteria, convert a prescription like 'make it bigger' into a diagnosis, estimate from your own measured multiplier rather than from imagination, deliver a documented handover pack with fonts named and not sent, and put a stalled project formally on hold — and say for any delay whether it is your estimating error or a scope change, because those have different remedies

43 · 9 min

The hour that decides the project

THE ONE THING TO KEEP

Write the kickoff record within a day — what we are making, what is excluded, the stages, and above all what you need from the client with a date and a stated consequence — because most freelance relationships erode through small unspoken adjustments rather than one large betrayal.

Where most bad projects were decided

Most creative projects that go badly were decided in the first week, and usually in the specific gap between the client saying yes and anybody writing down what was agreed. The quote was accepted. Work started. Nobody restated the brief, nobody listed what was needed from the client, and nobody put dates on the things that were not yours to produce.

Three months later there is an argument about whether the third language was included and why the project is six weeks late. Both sides remember differently and both are sincere.

The kickoff is one hour and one document that prevents most of this.

The document

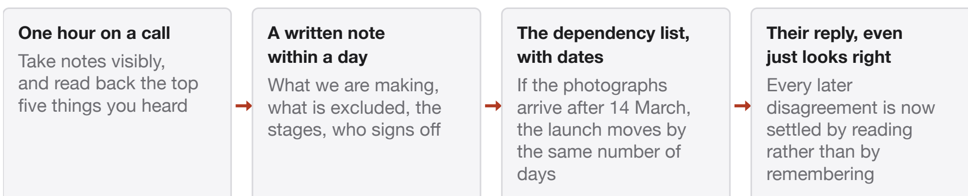
After the kickoff call, you write and send a short note. Not a contract — that is separate — and not a proposal. A working record, half a page to a page:

- **What we are making**, restated in one paragraph.
- **What is not included**, in the same words as the quote.
- **The stages**, with what is delivered at each and roughly when.
- **What I need from you, and by when.** This is the section that does the work.

- **How feedback happens**: who consolidates it, in what form, by which date.
- **Who signs off.**
- **Anything unresolved**, listed as unresolved with a date by which it must be settled.

Send it within a day, and ask them to correct anything wrong. Their reply — even "looks right" — is now the shared record, and every later disagreement is settled by reading it rather than by two memories competing.

The hour, and the record that outlives everybody's memory



Scale the ceremony to the job. A fifteen-thousand-rupee menu does not need a kickoff deck, and it still needs the written record, which takes ten minutes at any size.

The dependency list

The single most valuable part is the list of things the client must supply: copy, photographs, logos in usable formats, product samples, access to their printer, the legal wording, the name of the person who decides.

Give each one a date, and state the consequence plainly and without threat:

> *"If the product photographs arrive after 14 March, the launch date moves by the same number of days."*

This is not a defensive manoeuvre. It is the only honest way to describe how the schedule works, and clients generally accept it immediately because it is obviously true. What it prevents is the very common end-state where the client supplied the copy five weeks late and is nonetheless surprised and annoyed that the work is late.

The questions worth asking at kickoff

Beyond the practical list, four questions reliably surface the things that derail projects.

"What would make this a failure?" People will tell you their real fear, and it is often not what the brief says. "If it looks like the competitor" or "if my father-in-law hates it" is a constraint you need on day one.

"Has anyone tried to solve this before?" A previous attempt tells you what was rejected and why, and it is usually not in the brief because it is mildly embarrassing.

"Who else will see this before it is approved?" The decision-maker question, asked again because the answer often changes between the enquiry and the start.

"Is there anything that absolutely cannot change?" Existing typography, a colour the founder is attached to, a mark that has to be preserved, a legal requirement, a size the machinery imposes. Finding a hard constraint in week four costs a round of work.

Technical constraints, established before anything is drawn

For anything that gets made, ask the production questions at kickoff, not at delivery. Which printer, and what are their specifications? What is the stock? How many colours? Is there a die line, and can you have it? What resolution and colour space does the platform require? What is the minimum size this will appear at? What formats does their web team need?

The cost of not asking is not a small revision. A logo designed without knowing it would be embroidered, or a layout built without the printer's bleed and safety margins, gets rebuilt rather than adjusted.

Getting the assets in a usable state

Clients send what they have, which is frequently a logo screenshot from their own website at 400 pixels wide. Ask specifically for vector originals, editable text rather than PDFs of text, and photographs at full resolution rather than versions already compressed for social media.

Say why, because the request is otherwise mysterious: "a screenshot cannot be printed — it will be visibly blurred at any size larger than a business card." When the original genuinely no longer exists, which is common with small businesses, that is a scoping fact you have just discovered in week one rather than week six, and redrawing it is chargeable work you can quote for now.

The meeting itself

An hour is enough, with the client's own team present if there is one. Take notes visibly. End by reading back the top five things you heard, which catches misunderstandings while they are cheap.

If the project is small, this can be fifteen minutes and three emails. Scale the ceremony to the job — a ₹15,000 menu redesign does not need a formal kickoff deck — but do not skip the written record, which takes ten minutes at any size.

The free tooling

None of this needs software. The note is an email. The dependency list is five lines in that email. A shared folder — any free cloud storage — for assets, named clearly, beats attachments scattered across a thread.

If you want a shared task list, a free tier of any project tool works, but be honest about whether the client will open it. Most small clients will not, and a beautifully maintained board that one person reads is worse than an email they actually receive.

The limitation

A kickoff document does not make a disorganised client organised. They will still send the copy late, change their mind, and add a stakeholder in week five. What changes is that each of those events becomes a visible, dated, discussable fact rather than a source of private resentment on your side and vague dissatisfaction on theirs.

That is a smaller benefit than it sounds and a larger one than it feels. Most freelance relationships do not break down over one large betrayal; they erode through a series of small unspoken adjustments, each of which the written record would have made into a two-line conversation.

BEFORE YOU MOVE ON

A kickoff note says: 'If the product photographs arrive after 14 March, the launch date moves by the same number of days.' The photographs arrive on 18 April. What has this sentence actually achieved?

A. It transfers legal liability for the delay to the client, so the freelancer cannot be held in breach of the delivery date in the contract.

B. It converts the delay from a private grievance into a dated fact both sides agreed to in advance, so the rescheduling conversation is short.

C. It creates a deterrent, so the client is more likely to supply assets on time than a client who was given no deadline for their own dependencies.

D. It establishes grounds for charging a delay fee, since the client was warned in writing that late assets would carry a cost to the schedule.

Asking for a judgement, not a preference

THE ONE THING TO KEEP

Restate the problem and the criteria before showing anything, because that moves the client from do-I-like-this to does-this-solve-that — and show one direction rather than three, since three invites a client to combine elements into the compromise nobody would have chosen.

Approval is a separate skill from the work

Good work gets rejected constantly, and usually not because the client has bad taste. It is rejected because it was presented in a way that invited a preference rather than a judgement, or because it arrived cold in an email at 6pm on a Friday, or because the client did not know what they were supposed to be assessing.

This is learnable and it is not manipulation. A presentation's job is to put the viewer in a position to evaluate the work against the problem, rather than against whatever they happened to imagine.

The order that works

1. Restate the problem. Thirty seconds. Their words, from the kickoff. "You said the shutter needs to make people who have walked past for six years look at it again, and that it has to survive being repainted every monsoon."

This does more than anything else in the presentation. It moves the client from *do I like this* to *does this solve that*, which are different questions with different answers.

2. State the criteria. "So I was judging every route on whether it reads at four metres, whether it survives a two-colour print, and whether it still looks like the same shop." Now the client knows what they are being asked to assess.

3. Show the work. Large, in context, in silence for a few seconds before you speak. Let them look.

4. Explain the decision, not the process. One or two sentences about why this solves the stated problem. Not what software you used, not how many versions there were.

5. Ask a specific question. Not "what do you think?" — which produces a reflexive opinion — but "does this feel like your shop to you?" or "would your regular customers recognise it?". A specific question produces usable feedback.

How many routes to show

Fewer than you want to. One, or at most two genuinely different directions.

Showing three routes seems generous and is usually a mistake. It communicates that you did not have a view, it invites the client to combine elements from each — which produces the compromise nobody would have chosen — and it triples the chance that they fall for the one you least want to make.

If you show more than one, show them as genuinely different answers to the problem and say which you recommend and why. Never include a weak option as a foil; it is transparent to anyone perceptive, and the alarming outcome is that it gets chosen.

Presenting live rather than sending

Whenever the project is large enough to matter, present the work with your voice attached — in person, or on a call with your screen shared. Then send the file afterwards.

The reason is specific. Work sent cold is evaluated by whoever opens it, in whatever mood they are in, without the problem restated and with no chance for you to answer the first objection. The first reaction to unfamiliar work is very often mild discomfort — that is what unfamiliarity feels like — and if nobody is there, that reaction becomes the written feedback.

When you cannot present live, record a three-minute screen video walking through it. Free tools do this well: OBS Studio records screen and voice on any platform. It is not as good as a conversation, and it is much better than an email with attachments.

The context problem

Show work at the size and in the situation it will exist in. A logo presented at 2000 pixels on a white screen is not the thing being bought; the thing being bought is 8mm on an invoice and 40 feet on a shutter.

The most common approval failure in identity work is that the client falls in love with the enormous version and is disappointed by reality. Show the small version in the same presentation. It also protects you: a client who approved the 8mm version cannot be surprised by it later.

Do not show what you cannot deliver

Anything in the presentation is a promise. A mockup with a foil finish the budget excludes, a photograph you do not have rights to, a typeface you have not licensed — every one of these will be expected in the final work, and explaining that it was illustrative is a conversation in which you look like you are withdrawing something.

When the room goes quiet

Silence after you present is normal and almost never negative. People are looking. The instinct is to fill it by talking, and talking at that moment is where presentations are lost — the freelancer starts qualifying, offers alternatives unprompted, and undermines the work before anybody has objected to it.

Count to ten in your head. Let them speak first.

If the first response is negative, resist defending immediately. Ask what specifically is not working, and whether it is the idea or the execution — those have completely different remedies, and clients frequently reject an execution while describing it as a problem with the idea.

Getting a decision

End every presentation with an explicit next step and a date. "Could you come back with consolidated feedback by Thursday? Then I will have the revisions to you by the following Wednesday."

The word *consolidated* is doing real work. Feedback arriving in fragments from four people over ten days is the most common cause of revision overrun, and asking for one collected response, from one person, is a reasonable request that clients almost always accept when it is made at the right moment.

The limitation

Presentation cannot save work that does not answer the brief. A well-structured argument for a weak solution buys you one round, and the client's dissatisfaction returns at the next stage with interest.

It also has less effect than people hope on a client who has already decided what they want and is looking for someone to produce it. A shop owner who came in wanting a blue logo with a swoosh may sit politely through a superb argument and then ask for the swoosh. Sometimes the honest outcome is to make the swoosh well, and the skill is knowing which of those situations you are in — which the restated problem, at the start, tends to reveal within the first minute.

BEFORE YOU MOVE ON

A designer emails three logo routes with a short note. The client replies asking to combine the typography of route one with the mark from route three. Which structural choice most directly produced this?

A. Emailing rather than presenting live, since a client reading alone has nobody to answer the first objection and defaults to problem-solving on their own.
B. The absence of a recommendation, because without a stated preference the client has no guidance about which route the designer believes solves the problem.
C. Failing to show the routes in context at real size, so the client was comparing abstract shapes rather than assessing which one solves their problem.
D. Showing three routes at once, which presents them as a set of components to choose among rather than as competing answers to a question.

45 · 9 min

Unbounded revisions turn a fair price into an unfair one

THE ONE THING TO KEEP

Scope creep is invisible arithmetic, so make the total visible with a priced change note every time, including the small requests.

How a good project goes bad

Almost never through one outrageous demand. It happens through six small requests, each of which is genuinely small.

Move the logo. Try it in blue. Can we see it with the other photo. My colleague thinks the headline is long. Actually the first version was better, can we go back. One more with the new tagline.

Each of those is ten minutes to ask and forty minutes to do. The mechanism that makes it damaging is that **neither side can see the total.** The client experiences six separate small asks over three weeks. You experience one unpaid week. Nobody is behaving badly. The information is just missing, and it is your job to supply it, because you are the only one who can.

Write the brief the client did not write

Before quoting, ask:

- What does this have to do? Not what should it look like — what job is it for.
- Who is the audience, specifically.
- What already exists that it must sit alongside.
- What is the deadline, and what is it tied to? A deadline attached to a real event behaves differently from one someone invented.
- **Who else has to approve this?**

That last question is the highest-value thing you will ask all year. The hidden third approver — a founder's spouse, a regional manager, an investor — causes most of the rounds that were not scoped. If there is one, get them into the first conversation or get their criteria in writing.

Then send the brief back in your own words and get "yes, that is right". An email counts. It is free, and it is a record.

Define a deliverable as a countable noun

"Social media designs" is not a deliverable. It is a hole.

"12 static posts at 1080 by 1350, delivered as PNG plus the editable source file, in one language, from photography the client supplies" is a deliverable. Every part of it prevents a specific argument.

Specify: format, count, dimensions, whether source files are included, language, and who supplies photography and copy. The last one matters more than it looks — a project waiting on the client's photographs is a project you will be blamed for delaying.

Define a round

Write it down: *"One round of revisions means one consolidated set of written feedback from one named person, returned within five working days. Two rounds are included. Further rounds are billed at [rate], quoted before they begin."*

This is not a defensive clause. It gives the client something they did not have: a way to know when this ends. Clients who have been burned by open-ended projects find it reassuring, not aggressive.

The change note, and the sentence that carries it

When the extra request arrives, do not refuse it. Price it.

"That is outside the two rounds we scoped. Happy to do it — it is X and adds three days to delivery. Want me to send a change note?"

Three things happen at once. The total becomes visible to the client for the first time. You stop being the person who says no, and become the person who says how much. And the choice moves to them, where it belongs.

Say it every time, including for the small ones. If you absorb three and object to the fourth, you have taught them the line is somewhere else and then moved it, which reads as unfairness even though you were the one being generous.

The ones you should absorb

If you misunderstood a brief that was clear, fix it free and fix it fast. If your file had an error, same. Being rigid about your own mistakes destroys the good-will that makes the change notes acceptable.

Telling the difference between "the client changed their mind" and "I got it wrong" is a real judgment, and getting it right is a large part of why people re-hire you.

When it is not a revision at all

If the direction changes fundamentally — a new audience, a new product, a new founder with new taste — that is not a round. That is a second project built on a dead brief.

Stop. Say so plainly, without blame: *"This is a different direction from the one we scoped, and it is not something two rounds covers. Let me re-quote it as a new phase."* Continuing quietly is how a three-week project becomes a four-month one that you resent and they do not know you resent.

BEFORE YOU MOVE ON

A photographer quietly absorbs four small extra requests, then pushes back firmly on the fifth. The client reacts badly and says he is being difficult. What went wrong?

A. He should have refused all five, since accepting any unscoped work signals that the scope is negotiable.
B. The fifth request was probably larger than the others, and he failed to explain why that one crossed a line.
C. By absorbing four without comment he taught the client where the boundary was not, so enforcing it on the fifth looked like a rule appearing mid-project.
D. His contract did not specify a number of revision rounds, so there was no basis to object to any of the five.

46 · 10 min

The complaint is real, the diagnosis is not

THE ONE THING TO KEEP

Client feedback is reliable evidence that something is wrong and nearly worthless as a description of what, so ask what they expect the change to fix — but take at face value anything they tell you about their own customers, market or production constraints.

A symptom report from a witness

"Make it pop." "Can it feel more premium?" "Something isn't working for me." "Can we see it bigger?"

Freelancers collect these as evidence that clients are incoherent. They are not. A client's feedback is reliable evidence that something is wrong and almost worthless as a description of what. The reason is straightforward: they have the reaction but not the vocabulary, so they reach for the nearest available word, which is usually a visual one — bigger, brighter, bolder — regardless of what actually caused the feeling.

Your job is to treat the feedback as a symptom report from a witness who cannot see the machinery. You would not ignore a patient who says it hurts; you also would not let them specify the surgery.

The move that works

Ask what they expect to change, not what they want done.

> *"If I make it bigger, what would that fix?"*

This is not a challenge and should not sound like one. It converts a prescription into a description, which is the form you can actually use. Common answers and what they usually mean:

- "It would feel more confident" → the problem is hierarchy or weight, and scale is one of several fixes.
- "People would notice it" → the problem is contrast against its surroundings.
- "It would fill the space better" → the problem is composition, not size.

Three different diagnoses from the same instruction. Following it literally has a one-in-three chance of helping.

The standard translations

Patterns worth recognising, always to be confirmed rather than assumed.

"Make it pop" — almost never means increase saturation. It usually means insufficient contrast, too many competing elements, or no clear focal point. Increasing saturation on everything makes it worse, because the problem is that nothing is subordinate.

"Make it more premium" — usually means more space, fewer elements, quieter colour, better typography. Clients often expect the opposite, gold and ornament, and are surprised to find that restraint reads as expensive.

"It's too plain" — sometimes means exactly what it says, and sometimes means the client cannot see what they paid for. A simple solution can feel like insufficient work, which is a presentation problem solved by showing what the simplicity is doing.

"Can we try a different colour?" — often the only variable a non-designer feels entitled to comment on, deployed when something else is bothering them.

"My wife doesn't like it" — a real piece of information about a decision-maker you did not know about, and the correct response is to ask what she said, specifically.

Fixing the process, not just the round

Some feedback problems are structural and recur every project until the process changes.

Contradictory feedback from several people. Ask for one consolidated response from one named person. Reconciling three stakeholders is the client's job, not yours, and doing it for them unpaid is how revision rounds triple. When you cannot avoid it, be explicit: "these two comments conflict — I can do either, but not both. Which would you like?"

Feedback in fragments over days. Set a date for the collected response, and start revisions only when it arrives. Starting on the first three comments and then receiving the next four is how one revision round becomes three.

Feedback on a stage that was already approved. Usually genuine forgetfulness rather than bad faith. This is what the written kickoff and the sign-off at each stage are for: "we settled the layout at stage two — happy to revisit, and it would be a change note."

Feedback you should take at face value

An important corrective. Clients are frequently right in ways designers resist, and there is one category where their judgement is better than yours: **facts about their business and their customers.**

"Our customers are mostly over sixty and read this in a dark shop." "That word means something rude in Gujarati." "The last time we used green, sales fell." "This has to fit the shelf our distributor uses."

Do not translate these. Do not argue with them. They know their market and you do not, and the single fastest way to lose a client's confidence is to explain why their observation about their own customers is mistaken.

The line is roughly: they own the problem and the context; you own the solution and the craft.

Two kinds of client sentence, and what to do with each

A symptom. Ask what it would fix	A fact about their business. Take it as given
• Make it pop • Can it feel more premium • It is too plain • Can we try a different colour • Something is not working for me	• Our customers are over sixty and read this in a dark shop • That word means something rude in Gujarati • The last time we used green, sales fell • This has to fit the shelf our distributor uses • Our whole year is the fortnight before Diwali

They own the problem and the context; you own the solution and the craft. Explaining to a client why their observation about their own customers is mistaken is the fastest way to lose their confidence.

Recording what was agreed

After every feedback round, write back a short list of what you are changing, before you change it.

> *"So: bolder wordmark, drop the tagline, warmer photograph on page two, and keep the layout as it is. That is round two of the two included. Anything I have wrong?"*

Two minutes, and it does three things. It catches misunderstandings before you spend a day on them. It surfaces anything you have decided not to do, while that is still a conversation rather than an omission. And it marks the revision count out loud, which is how scope stays visible without anyone having to raise it as a complaint.

The one you should push back on

Sometimes the feedback would genuinely damage the work — not in a matter of taste, but in a way that breaks the thing it is supposed to do. Illegible at the real size. Fails the printer's specification. Breaches an accessibility requirement. Copies a competitor closely enough to be a legal problem.

Say so once, clearly, with the reason, and offer the alternative.

> *"At that size the tagline will disappear on the 3-inch label — I have measured it. I can either drop the tagline there and keep it on the larger pack, or set it in a heavier weight. Which would you prefer?"*

Then, if they insist and it is legal and safe, do it. You gave the warning and it is their business. Fighting past the second attempt costs more goodwill than the detail is worth, and being the supplier who could not be told is more expensive than one bad line of type.

The limitation

Some clients genuinely cannot articulate anything useful, no matter how carefully you ask, and some will change their minds repeatedly because the underlying business decision is unsettled. No technique extracts a clear brief from an unclear mind.

What protects you there is not interrogation but structure: a fixed number of revision rounds, a change note with a price for everything beyond, and a written record of what was agreed at each stage. Translation makes good feedback usable. Scope discipline is what handles the rest.

BEFORE YOU MOVE ON

A client says 'make the logo bigger'. The designer asks what that would fix. The client says 'it would feel more confident'. What has the question revealed?

A. That the problem is one of hierarchy or weight, for which scale is one possible fix among several.
B. That the client is not really objecting to the size but to the concept, and the conversation should move to whether the idea itself is right.
C. That the client lacks the vocabulary to give useful feedback, so the designer should present a set of options and let them choose by reaction instead.
D. That the instruction should be followed as given, since the client has now confirmed the enlargement would achieve the effect they want.

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Estimating from records, not imagination

THE ONE THING TO KEEP

When you estimate you imagine the work going as intended and omit the waiting, the reopened brief and the admin, so ask instead how long the last three jobs like this actually took — which is why the hours column in your project record is worth more than any task breakdown.

Everyone is wrong in the same direction

Ask any freelancer how long a job took against what they thought, and the answer is almost always "longer". Not sometimes longer — systematically longer, by a factor that stays roughly constant across a career. Experience makes the estimates faster to produce and does not make them much more accurate.

This is not a personal failing. It is a well-documented bias in how people forecast tasks, and it has a mechanism: when you estimate, you imagine the work going as intended. You picture the drawing, the layout, the export. You do not picture the two days waiting for the client's copy, the file that would not open, the brief changing on Thursday, or the morning lost to a tax form. Those things happen on every project and are absent from every mental simulation of one.

The correction is not to try harder to imagine them. It is to stop estimating from imagination and start estimating from records.

Estimating from the outside

The reliable method is to ask: **how long did the last three jobs like this actually take?**

That single question outperforms any amount of careful task breakdown, because your past projects already contain all the interruptions, delays and repeated exports that your imagination omits. They happened, and they are in the number.

This requires a record, which almost nobody keeps, which is why almost everybody keeps estimating from imagination. The record needed is small: for every project, the type of work, what you quoted, and the hours it actually took. One row in a spreadsheet, filled in at handover, alongside the portfolio images and the testimonial ask.

After six or eight projects you have something that no amount of thinking produces: your own multiplier. Most people find theirs is somewhere between 1.5 and 2.5. Once you know it, estimating becomes arithmetic — imagine the work honestly, then multiply by your number.

Tracking hours without misery

You do not need to bill hourly to track them, and tracking them is worth it even on fixed-price work, because it is the only way to know your effective rate.

The lightest version that works: a note of start and stop times in a text file or a notebook, totalled at the end of the week. Free timer tools exist — Toggl's free tier, Clockify, or a plain stopwatch — and the software barely matters. What matters is capturing the whole project, including the admin: the emails, the calls, the quote you wrote, the invoice, the file delivery, the trip to the printer.

That last point is where most surprises live. Designers habitually count only the hours with the software open. A project with twelve hours of drawing and nine hours of everything else has an effective rate half of what the designer believes, and they will price the next one identically.

The estimate you give the client

Two useful practices.

Quote a range, or a date with a condition. "Three to four weeks, assuming the photographs arrive by the 14th." The condition is what makes the date real, and it names the dependency in the same breath.

Add contingency before you say the number, not after. Deciding privately that a job is fifteen hours and then telling the client twenty is not padding; it is including the hours you know from experience will exist and cannot itemise. What does not work is quoting fifteen and absorbing the other five, which is the default behaviour and is where a rate quietly halves.

The multipliers that are not your fault

Three things reliably extend a project and none of them are estimation errors:

Client response time. A one-week revision cycle with a client who replies in five days is not a one-week cycle. Calendar time and working time are different quantities and should be quoted separately — "about twenty hours of work, spread over four weeks".

Number of stakeholders. Each additional person with an opinion adds co-ordination, contradiction and delay. A project with one decision-maker and the same project with a committee of five are not the same job, and they should not carry the same price.

Unfamiliar production. The first time you prepare artwork for embroidery, screen printing on fabric, a new platform's specification or a format you have not used, budget extra and expect to learn something the hard way. The second one costs a third of the first.

When you are already over

It happens on a fixed price. Three options, in descending order of grace.

If it was your estimate that was wrong, absorb it, deliver, and record the real number so the next quote is correct. This is the cost of estimating, and asking a client to pay for your mistake damages more than it recovers.

If the scope grew, that is a different thing and there is a mechanism for it: a priced change note at the time, not a complaint at the end.

If it is going to be substantially late, say so early, with a new date and the reason, without waiting to see if you can catch up. Nearly every client can handle a two-week delay announced three weeks ahead. Almost none can handle it announced on the deadline, because by then they have made commitments to other people based on your silence.

A late project is one of two things, and they differ

	How you can tell	The remedy
…mate was wrong	…very job of this kind…	Absorb it, deliver, and record the real hours
…e scope changed	This one ran over after a…	A priced change note at the time

Asking a client to pay for your own estimating error damages more than it recovers, and absorbing a scope change quietly is how a rate halves. Telling them apart needs the hours column in the project record.

The estimate you should refuse to give

When a client asks for a figure on the phone, before any scope exists, the honest answer is a range wide enough to be useless, or a refusal with a reason.

> *"It depends on how many variants and how many languages — for something like this it usually sits between X and Y. Let me send a proper quote tomorrow once I know which."*

A number said casually becomes the number they remember, and every subsequent quote is measured against it. This is one of the few places where saying less genuinely protects you.

The limitation

Better estimating does not make projects shorter, and it will not make you accurate. Even with good records, individual projects vary enormously — one client's decisiveness against another's, one printer's competence against another's.

What records give you is accuracy *on average*, which is the only kind that matters for a business. You will still lose money on individual jobs and make it back on others. The freelancer who tracks is not the one who never misjudges;

it is the one whose annual income matches what they thought they were charging.

BEFORE YOU MOVE ON

A designer breaks a project into fourteen tasks, estimates each carefully, and sums them to 22 hours. The job takes 39. She repeats the exercise more carefully on the next project and is wrong by a similar margin. Why does a finer breakdown not help?

A. Fourteen tasks is too granular, and small per-task rounding errors compound across the list into a large total error.
B. She is estimating working hours while the client experiences calendar time, so the two numbers were never meant to match.
C. Every task is imagined going as intended, so a finer breakdown produces more of the same optimistic simulation rather than correcting it.
D. Task breakdowns omit the admin around a project — quoting, invoicing, file delivery — and adding those categories to the list would close the gap.

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The last four hours

THE ONE THING TO KEEP

Clients cannot judge your craft with confidence but can judge immediately whether your files worked, so ship a structured pack with a README, outline type in print artwork, and name the typefaces rather than sending the font files, because most commercial licences prohibit transferring them.

The part that decides whether you are rehired

Clients cannot judge your craft with any confidence. They can judge, immediately and permanently, whether the files you sent worked.

This is a strange fact about the trade and it is worth taking seriously. Studios rehire competent designers over brilliant ones because the competent one's files never generate a phone call from a printer. Clients recommend the person whose handover was clean. The last four hours of a project have more effect on repeat work than the previous four weeks.

What a handover pack contains

Not "the final files". A structured delivery, in a folder, that somebody who is not you can use in two years.

```
ClientName-ProjectName-2026-03/
  01-final/
    print/         PDF/X-1a or X-4, outlined, with bleed
    digital/       PNG, SVG, JPEG at stated sizes
    source/        the editable working files
  02-fonts/        licence notes, not the font files
  03-guidance/     one-page usage note, colour values
  04-archive/      packaged working files with links
  README.txt
```

The README is one page and answers the questions you will otherwise be emailed about: which file to send a printer, which to use on a website, what the colour values are, what the typefaces are and where to buy them, what the minimum size is, and what to do about the white version on a dark background.

Writing it takes twenty minutes and eliminates most of the post-project support that you are not being paid for.

Naming, which matters more than it should

Use a consistent scheme and never ship a file called `final_v2_new_FINAL.ai`.

A workable pattern: `client-item-variant-size.ext`, all lowercase, hyphens not spaces, dates as `2026-03-14` so they sort correctly.

`raman-logo-horizontal-black.svg` is findable in three years by somebody who was not there. Spaces and non-ASCII characters in filenames still cause genuine problems on web servers and on some print workflows, which is an unglamorous, entirely real reason to be careful.

The format questions, answered concretely

Print. Send a PDF made to a print standard — PDF/X-1a is the safest common denominator, PDF/X-4 if the printer supports transparency. Fonts embedded or outlined, images at 300 ppi at final size, bleed of 3mm or whatever the printer specified, CMYK or the specified spot colours. Ask the printer what they want; every print shop has a preference and they will tell you.

Logos. SVG for web, a layered vector source, and PNG at a few sizes with transparency. Provide the full-colour, single-colour black, and reversed-out white versions, because they will be needed within a month and the client will otherwise ask somebody else to make them badly.

Screen. Actual pixel dimensions the developer asked for, plus SVG for anything vector. Ask whether they want 1x and 2x, or whether their build handles it.

Video. A delivery master at the agreed codec and a compressed viewing copy. Say the frame rate, the resolution and the audio levels in the README.

Fonts: the trap that catches almost everyone

Do not send font files to a client. Most commercial font licences prohibit transferring the files, and doing so can expose both of you.

What you do instead:

- **Outline the type** in final print artwork, so the file does not need the font.
- **Tell them what the typefaces are**, where to buy them, and what licence they will need — desktop, web and app licences are separate purchases from most foundries, and a client who bought a desktop licence cannot legally use the webfont.
- **Recommend an open alternative** where it suits, and say so honestly. Google Fonts and the SIL Open Font Library contain genuinely good faces that can be installed, embedded and redistributed freely. For a small busi-

ness that will never buy a foundry licence, specifying an open typeface from the start is better work than specifying one they will end up pirating.

This conversation belongs at the kickoff, not the handover, because the typeface decision has a cost attached and the client should know it before you build on it.

Packaging working files

Layout applications can gather a document with its linked images and fonts into one folder — "Package" in InDesign, "Collect for Output" in older tools, and the equivalent in Scribus. Do it, and check the result opens on a different machine.

The common failure is linked images that live in a folder on your drive. The client opens the file two years later, every image is missing, and you are no longer reachable. This happens constantly.

For anything you want to remain openable regardless of software, include a flattened PDF and a high-resolution image alongside the source. Application file formats rot; PDFs and TIFFs from twenty years ago still open.

What you hand over, and what you keep

The source files are usually part of the deal and should be stated in the quote either way. Where they are included, they are released on final payment and not before.

Keep your own archive of everything, indefinitely if you can. The client will lose their copy — not may, will — and being able to send it two years later is a five-minute favour that produces enormous goodwill and, quite often, the next project.

Delivering it

Send a link, not a 4GB email attachment. Any free cloud storage works. Two details: set the link not to expire if you can, and tell them to download and store a copy rather than relying on your link, because your storage account is not their archive.

Then send a short email that says what is in the folder and which file is the one they will need first. People open the folder, see thirty files and freeze. One sentence — "for the printer, send `raman-menu-print.pdf`" — prevents the phone call.

The limitation

Perfect files do not survive a client who reopens them in the wrong application, rescales the logo by dragging a corner without holding a modifier key, or sends the low-resolution web version to a printer. Some of this is preventable with a usage note and some is not.

What the handover controls is whether the failure is traceable to you. A packaged, documented, correctly specified delivery means that when something goes wrong downstream, you can point at what you sent — and, much more often, that nothing goes wrong at all and the printer quietly notes that your files are the ones that never bounce.

BEFORE YOU MOVE ON

A designer sends a client the working InDesign file along with the fonts, so the client's team can make small amendments later. Two problems follow. What are they?

A. The client's team will not have the right software version, and the fonts will substitute — so a packaged PDF should have been sent instead of the source.
B. Transferring the font files likely breaches the licence, and the document's linked images probably still point at folders on her own drive.
C. The client can now alter the work without her involvement, and the fonts give them the means to produce new material that carries her design badly.
D. Source files should be released only on final payment, and sending fonts means she has no leverage if the last invoice is disputed.

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When you are the middle of the chain

THE ONE THING TO KEEP

Decide before anything is commissioned whether the client contracts the supplier or you do, because contracting them yourself means you pay the printer whether or not the client pays you — and call the printer before you draw anything, since ten minutes of their specifications is free and expensive to discover afterwards.

You are now the middle of a chain

The moment a project involves a printer, a developer, a photographer, a fabricator or a translator, you have a second relationship with its own risks — and the client usually holds you responsible for all of it, whether or not you chose the supplier or marked up their fee.

Two structural decisions determine how badly this can go, and both should be made before anything is commissioned.

Who contracts whom

Option one: the client contracts the supplier directly. You specify and manage; they pay the printer. Your exposure is limited, your cash flow is unaffected, and if the print run is wrong you are helping to resolve it rather than funding it. The cost is less control and a client who may choose the cheapest quote against your advice.

Option two: you contract the supplier and bill the client. You control quality and timing, and you can mark up. You also carry the money — you pay the printer whether or not the client pays you — and you carry the liability if the run is unusable.

For most independent creatives, option one is the right default, and it should be stated in the quote rather than assumed. If you take option two, take a deposit that covers the supplier cost in full before you commission anything. A freelancer funding a client's print run out of personal savings is a common and entirely avoidable disaster.

Briefing a supplier properly

Suppliers do what you specify, not what you meant. A brief to a printer or a developer needs the same discipline as a client brief, with more numbers.

For print: quantity, dimensions flat and folded, stock and weight, number of colours and whether any are spot, finishes, binding, bleed, delivery date and address. **Always ask for a proof**, and specify what kind — a digital proof shows content and position, a press proof shows colour on the actual stock. They cost less than a wrong run of five thousand.

For a developer: the exact deliverable, the formats you will supply, the browsers or devices to support, who hosts it, who owns the code, and what happens after launch.

Get the quote in writing with the specification attached to it. A verbal price for an unspecified job is the usual origin of an invoice that arrives 40% higher.

Talk to the supplier before you design

The single most valuable habit in this whole area: call the printer or the developer at the start, not at the end.

Ten minutes with a printer before you draw anything will tell you their press limitations, their preferred file format, their bleed and safety margins, what the stock will do to the colour, the minimum line weight that will survive, and whether the fold you imagined is possible on their equipment. All of that is free and all of it is expensive to discover afterwards.

Printers are generous with this, and it is in their interest: the designer who calls first becomes the one whose files they like, which buys flexibility when a deadline is in trouble.

Attending the press check

For anything with real money on it, be there when it comes off the press if you can. Colour on paper is not colour on a screen, and the moment it is running is the only moment it can be adjusted.

If you cannot attend, ask for a photograph of the first sheet before the full run and be reachable for the half-hour when they want an answer. Give a narrow authority to proceed: "if the first sheet matches the proof, run it."

Marking up, or not

If you are contracting suppliers, you can mark up — typically in the range of ten to twenty per cent — as payment for managing the risk and the coordination. This is normal practice and defensible, because you are doing real work and carrying real exposure.

What is not defensible is a hidden markup on a job the client believes they are being billed at cost. Say which it is in the quote: "printing at cost plus 15% project management" or "printing billed to you directly by the supplier." Clients rarely object to a stated markup and reliably object to a discovered one.

When the supplier gets it wrong

It will happen: the colour is off, the trim is out, the build misses the specification.

Sequence that works. Establish what was specified, in writing, and what was delivered, with photographs. Approach the supplier privately with a specific remedy — a reprint, a credit, a fix — rather than a complaint. Most will resolve a genuine error without argument, because a reprint costs them less than losing a designer who brings repeat work.

Tell the client early and factually, with the remedy already in motion. "The trim is 2mm out on the reprint; the printer is rerunning at their cost and it will be with you Thursday" is a supplier problem you are managing. Discovering it from the client is a you problem.

Where it was your file that was wrong — the wrong colour space, the missing bleed, the low-resolution image — say so straight away and pay for it if it is your fault. It will hurt once. Trying to move it onto the supplier costs you the supplier relationship permanently, in a small industry where your file-preparation reputation travels.

Building your own list

Over time the most valuable thing you accumulate is not a client list but a supplier list: a printer whose colour you trust, a developer who answers, a photographer who is reliable on a deadline, a translator who understands the context.

Keep notes — price ranges, turnaround, what they are good at. Pay them promptly, because a supplier who knows you pay on time moves you up a queue when a deadline is in trouble.

The limitation

You cannot fully protect a client from a supplier's failure, and you cannot fully protect yourself from being blamed for it. The chain is longer than your control, and a fabricator's machine breaking three days before an exhibition is nobody's fault and entirely your problem.

What you can control is the paperwork and the sequencing: a written specification, a written quote, a proof approved in writing, a deposit that covers the supplier cost, and a clear statement of who contracted whom. When it goes wrong — and on a long enough career it will — those five things determine whether it is an expensive week or an unrecoverable one.

BEFORE YOU MOVE ON

A designer contracts a printer on the client's behalf, bills the print cost onward, and takes only her design deposit up front. The run is delivered and the client then delays payment for three months. What is the structural error?

A. She should have marked up the print cost, which would have compensated her for carrying the coordination and the risk over that period.
B. She should have asked for a proof before the run, so any dispute about quality could not be used to justify withholding payment.
C. She should have had the client contract the printer directly, since a designer should never take on supplier liability on a client's behalf under any circumstances.
D. She financed the client's print run out of her own money, because the deposit covered her fee rather than the supplier commitment.

50 · 9 min

Five people are not five opinions

THE ONE THING TO KEEP

Group feedback tends toward the least objectionable option because agreement is easiest on what nobody actively dislikes, so establish one consolidator and one decision-maker, name conflicting instructions rather than trying to satisfy both, and price the extra rounds a committee will need rather than absorbing them.

Why group feedback is qualitatively different

One client with an opinion is a conversation. Five people with opinions is a different kind of problem, and treating it as five conversations is how projects triple in length.

Each additional reviewer adds not one opinion but a set of relationships. People in a group do not respond to the work alone; they respond to what their colleagues said, to what their manager appeared to think, and to their own need to be seen contributing. A junior marketer who privately liked route A will criticise it if the head of sales spoke first and did not.

The result is a well-known pattern: group feedback tends toward the least objectionable option rather than the best one, because agreement is easiest to reach on what nobody actively dislikes. Novelty is what committees remove, and novelty is usually what you were hired to supply.

This is not because the people are foolish. It is what groups do, and you cannot argue a group out of being a group. You can only change the process.

The three questions to ask before the first presentation

Who makes the final decision? Not who is in the room — who decides. There is almost always one person, even in a committee, and the entire project is easier when you know who it is.

What is everyone else's role? Advisory, veto over a specific domain, or informational? A legal reviewer may have an absolute veto over wording and no standing on colour. A regional manager may know something about their market that nobody else does. Knowing each person's authority lets you weigh their feedback instead of treating every comment as equal.

Who consolidates the feedback? One named person, who resolves internal disagreements before anything reaches you. This is the single most valuable thing to establish, and it is reasonable to insist on it, because reconciling their internal politics is work you are not being paid for and are not equipped to do.

Presenting to a group

Different rules apply than for a single client.

Get to the decision-maker first if you can. A short conversation before the group meeting means they arrive with a position. Since the group will largely follow the most senior confident voice, this habit changes more outcomes than any amount of presentation craft.

Present live, never by email. An emailed deck to five people produces five independent, uncontextualised reactions, which then harden before anybody discusses them.

Restate the criteria before showing anything. In a group, this is the only defence against taste. "We agreed this had to work at 8mm, survive two-colour print, and not look like the competitor." It gives the room a shared basis for judgement, and it makes purely personal objections visible as personal.

Show one direction, not three. In a one-to-one meeting, three routes invite a preference. In a group, three routes invite a negotiation, and negotiations between five people produce a hybrid nobody chose.

Ask for feedback in a structured way. Go round the room deliberately, rather than opening the floor. Opening the floor gives the room to whoever is loudest, and the loudest person is frequently the least informed about the actual problem.

Handling contradictory instructions

You will receive comments that cannot both be honoured. Do not attempt to satisfy both, which produces work that fails twice.

Name the conflict, neutrally, and hand the decision back:

> *"Two comments here point in opposite directions — Anjali would like the mark larger and Ravi would like more white space. I can do either. Which would you like me to follow?"*

This is not passing the buck. Resolving their disagreement is their job, and attempting it yourself means you will be wrong in the eyes of whichever person you overruled, having never been given the authority to do so.

Documenting rounds, visibly

With a committee, revision scope must be counted out loud from the beginning, because the natural rhythm of group review is to keep going.

After each round, send the short list of agreed changes and note where you are: "this is round two of the two included; further rounds are charged at X per round." Do it every time, calmly, as an administrative fact rather than a warning. When round three arrives, the change note is unsurprising because it was mentioned twice before it was needed.

The late arrival

The most damaging committee event is the senior person who was not in any earlier meeting and sees the work for the first time at week six, and does not like it.

Three things reduce it. Ask at kickoff whether anyone senior will need to see this, and press a little — "is there anyone who could overturn a decision made in this room?" Send short progress updates to a slightly wider list than strictly necessary, so the work is not new to anybody. And get written sign-off at each stage, so a late objection is visibly a change of direction rather than a continuation of the same review.

When it happens anyway, treat it as a new brief rather than feedback. It is: somebody who did not agree the criteria is judging against different ones. That is a scoping conversation and, usually, a change note.

When the committee is the whole problem

Occasionally the structure is irreparable — no decision-maker, no consolidation, ten reviewers with equal standing, a process designed to prevent anything from ever being decided.

Say so early, once, in terms of consequences rather than complaint: "with this many reviewers I would expect four or five rounds rather than two, so I would rather quote it on that basis than run over." Some clients will fix the process when they see the price of it. Some will accept the higher price, which is the correct outcome. And some will do neither, which is useful information about whether to take the project at all.

The limitation

None of this makes a committee produce brave work. Structurally it will not, most of the time, and a designer who takes committee-reviewed projects expecting otherwise will be permanently disappointed.

What the process buys is a project that finishes, on a schedule, at a price that reflects the real number of rounds, with a result that is competent rather than mangled. That is a legitimate and well-paid kind of work. The braver work usually comes from clients with one decision-maker — which is worth knowing when you choose who to pursue, rather than discovering it as a grievance in week nine.

BEFORE YOU MOVE ON

A designer receives two comments in the same round: one reviewer wants the mark larger, another wants more white space. What should she do?

A. Find a middle position that partially satisfies both, since the underlying tension between presence and space is a normal design problem she is paid to resolve.
B. Follow the more senior reviewer's comment, since in a group the senior voice is the one the decision ultimately rests with.
C. State that the two comments conflict, offer either, and ask which they would like her to follow.
D. Produce both versions and present them side by side, letting the group choose between two finished alternatives rather than arbitrating a disagreement in the abstract.

51 · 9 min

Silence, holds and kill fees

THE ONE THING TO KEEP

Projects stall for dull reasons that have nothing to do with the work, so chase for information rather than action, name the scheduling consequence of the delay, and put a long pause formally on hold in writing — and invoice every completed stage as it completes rather than letting unbilled work accumulate in somebody else's silence.

Silence is not a verdict

A project goes quiet in week five. The feedback that was due on Tuesday does not arrive, then a week passes, then two. The freelancer assumes the worst — they hated it, they have gone to somebody else — and, because the assumption is uncomfortable, does not chase.

The assumption is usually wrong. Projects stall for dull reasons: the decision-maker is travelling, a funding round is consuming everyone, the product launch moved, someone is ill, the business has a crisis unrelated to you. Your project is one item on a list you cannot see, and it has been deprioritised rather than killed.

The cost of misreading this is real. You lose the slot you reserved, you do not chase, and the project resumes in week eleven when you are fully booked.

The stall protocol

At one week past a due date, one short message in the existing thread, assuming nothing.

> *"Checking in on the feedback for the layouts — no rush if things are busy, but it would help to know roughly when you expect to get to it, so I can plan the next few weeks."*

The request is for information, not for action, which is much easier to answer.

At two to three weeks, be direct about the consequence, still without threat.

> *"I have held time for the revisions in the next fortnight. If the feedback is likely to be later than that, I will need to move this to my next available slot, which would be early May. Which is more useful to you?"*

This does two things. It tells them their delay has a cost, which they genuinely do not know. And it gives them an easy way to say "later" without abandoning the project.

At four to six weeks, put the project formally on hold in writing: what has been delivered, what is outstanding, what has been invoiced, what happens on resumption, and whether the price still stands.

> *"I am putting the catalogue on hold as of today. Stages one and two are complete and invoiced. When you are ready to restart, let me know and I will find the next available slot — the quoted price holds until the end of September."*

This protects you in three ways. It stops the project sitting in your head as an unresolved obligation. It makes the pause a defined event rather than a drift. And it means resumption is negotiated rather than assumed.

Invoicing a stalled project

Do not let unbilled work accumulate while you wait. Invoice for every completed stage at the moment it completes, regardless of whether the project is progressing.

This is the practical reason staged payments matter more than any other billing arrangement. A project that stalls at 60% complete with nothing invoiced is 60% of your work sitting at risk in somebody else's silence. The same project with two of three stages invoiced and paid is an inconvenience.

If the terms are not explicit, make them so at the hold: work completed is payable whether or not the project resumes.

Restarting

When it comes back, it is not where you left it.

Resist the instinct to simply pick up. Several things have usually changed: the people, the product, the market, possibly the brief. Spend thirty minutes re-establishing what is still true before you open a file, or you will produce work against a brief that quietly expired.

It is also entirely legitimate to reprice. A quote from seven months ago reflects your rates then and your assumptions then. Say so plainly and without apology: "picking this up now, the remaining stages would be at my current rates — here is the revised figure." Almost nobody objects, because they know the delay was theirs.

Cancellation, and the kill fee

Some projects end rather than pause. Handled properly, this is a clean transaction.

A **kill fee** is an agreed payment if the client terminates before completion. It exists because you reserved capacity, turned other work away, and did work that now has no destination. The usual structures: a non-refundable deposit that covers the early stages, payment in full for every completed stage, and a percentage of the remaining fee if they cancel mid-stage.

Put it in the contract as a termination clause, at the start, when it is an abstract point nobody objects to. Raising it after a cancellation is a negotiation you will mostly lose.

A workable clause covers: either party may terminate with written notice; the client pays for all work completed to the date of termination plus any non-refundable supplier commitments; deposits are not refundable; work delivered and paid for transfers as normal; work not paid for does not transfer.

That last clause is the one people forget. If a project is cancelled at 70%, the client has seen the work. Make it explicit that seeing it is not owning it, and that rights transfer only on payment.

When you are the one stopping

Covered elsewhere in outline, and the mechanics belong here: stop at a stage boundary, deliver everything produced and paid for, refund anything unearned, and say it once, clearly, without a list of grievances. A clean exit preserves a reputation; a messy one travels further than any portfolio.

Reviving a dead project

A cancelled project is worth one contact, six months later, with no pitch in it. "Wondering whether the catalogue ever went ahead — happy to pick it up if it comes back round."

A surprising proportion do come back, because the original need rarely disappears; the budget or the timing did. The freelancer who left cleanly, invoiced correctly and sent one light note is the obvious person to call. The one who sent an angry message about professionalism is not.

The limitation

None of this makes an unreliable client reliable, and some projects simply die with money outstanding and work unpaid. The protocol does not recover those; the deposit and the staged invoicing do, and they had to be in place before the silence started.

What the protocol changes is the cost of the ordinary case, which is far more common than the disaster: a project that pauses for two months, resumes, and completes. Handled with a written hold and a clear restart, that is a scheduling inconvenience. Handled by waiting anxiously and saying nothing, it is two months of unbilled work, a lost slot and a resentment neither side ever names.

BEFORE YOU MOVE ON

A project goes quiet at 60% complete with nothing invoiced beyond the deposit. Three months later the client cancels. Which earlier decision would have made the most difference?

A. Invoicing each stage as it completed, so most of the work done was already paid for before the silence began.
B. Including a kill fee clause, so the cancellation triggers a payment covering the remaining unworked portion of the fee.
C. Chasing harder during the silence, since a project that receives weekly contact is far less likely to be cancelled than one left alone for three months.
D. Putting the project formally on hold in writing at week four, which would have preserved the quoted price and obliged the client to negotiate resumption.

52 · 9 min

The month after the files go

THE ONE THING TO KEEP

Ask for the testimonial and the display permission in the delivery email, because that is the point of maximum goodwill and your contact may be gone in six months — then state a support window that distinguishes your errors, fixed free, from their new requests, quoted.

The project is not over when the files go

Most freelancers treat delivery as the end. The client experiences it as the middle — they still have to get the thing made, explain it internally, use it, and live with it. The gap between those two views is where repeat work is won or lost, and it costs very little to close.

The delivery email

Not "here are the files". A short structured message that does four things.

1. **What is attached or linked**, and which file they need first.
2. **What happens next on their side** — send this PDF to the printer, give this folder to the web team, the fonts need licensing before the site build.
3. **The support boundary**, stated warmly: "I am around for questions on these files for the next month. Anything new after that, just ask and I will quote it."
4. **The two asks**: the testimonial, and permission to show the work.

That fourth item belongs here and nowhere else. This is the moment of maximum goodwill in the entire relationship. Six months later your contact may have left and their replacement has no reason to grant anything.

The support window

Decide it in advance and state it in the quote: a defined period — two weeks, a month — during which small questions and fixes to your own errors are included.

The distinction that matters is **your error versus their new request.** Fixing a typo you introduced, a wrong colour value, a file exported at the wrong size: yours, fixed free, without discussion. A new size, a new language, an amendment because the shop name changed: new work, quoted.

Say the distinction out loud once. It is understood immediately and it prevents the slow slide where a client's small favours become an unpaid permanent retainer. Without a stated boundary, the drift is almost guaranteed — not from exploitation, but because nobody ever decided where the edge was.

The thing that arrives in month four

It always comes. An email with a small request, long after everything closed.

The good response is to answer quickly, be pleasant, and be clear about which side of the line it falls on.

> *"Happy to do that — it's a new size rather than a fix, so it would be a small job, about X. Say the word and I will have it to you tomorrow."*

Freelancers find this awkward and resolve it by doing the work free, repeatedly, for years. The client is not testing you; they genuinely do not know what counts as a new job. Telling them is a service, and a modest invoice with a fast turnaround reads as professional, not petty.

There is a real exception. If the request is two minutes' work and this is a client you value, doing it free is a sensible investment — as a deliberate choice you make occasionally, not a policy you drift into.

The check-in that produces work

Six to eight weeks after delivery, one email with no ask in it.

> *"How has the new packaging landed? Curious whether the shelf test went the way you hoped."*

This works for three reasons. It is a genuine question, so it gets a genuine answer, which is frequently the outcome data your case study lacks. It arrives after they have lived with the work, which is when the next need becomes visible to them. And it demonstrates that you were interested in whether it worked rather than in being paid, which is rarer than it should be and is remembered.

A meaningful proportion of second projects begin with this email. It costs four minutes.

The handover to whoever comes next

Sometimes the work passes to an in-house team, another supplier, or a developer. How you behave here is disproportionately visible.

Be generous. Answer their questions, explain the decisions, give them the working files in a state they can use. The temptation is the opposite — to make yourself indispensable by leaving things slightly opaque — and it is a bad trade. Other suppliers talk, they get asked for recommendations, and the designer who made their life easy is the one they name.

Closing your own file

Twenty minutes, at the same time as the portfolio export:

- **Record the actuals**: quoted, invoiced, hours, the multiplier against your estimate.
- **Note what went wrong**, in one line. Not for self-criticism — for the next quote. "Underestimated the amount of client-supplied copy that needed rewriting" is a real thing to price in next time.
- **Note what the client was like**, honestly and privately. Responsive, decisive, slow, committee-driven. In two years when they return you will want to know.
- **Archive everything** and back it up.

This is the record that makes every future estimate, price and qualification decision better, and it is the one step that only exists if you do it deliberately.

The relationship after the project

Most client relationships end not from dissatisfaction but from absence. You finish, you both move on, and eighteen months later they need something and hire whoever is in front of them.

Two or three contacts a year is enough to prevent that: the check-in, a note when you finish something relevant to their industry, and a short message when your availability changes. No newsletter template, no automated sequence — an actual email from a person who remembers what their business does.

A list of thirty past clients contacted twice a year is, for most independent creatives, a more productive channel than anything they do to find new ones.

The limitation

Good post-delivery behaviour cannot rescue a project the client was unhappy with. If the work missed, the warm follow-up reads as tone-deaf, and the right move there is a direct conversation about what went wrong rather than a cheerful check-in.

It also has a ceiling: some clients are transactional by nature, some buy a thing once in a decade, and some will never reply to anything that is not urgent. The habit pays across a portfolio of relationships over years, not reliably on any single one — which is why it works best as a fixed routine attached to delivery rather than as an effort you make when work is scarce.

BEFORE YOU MOVE ON

Six to eight weeks after delivery a designer emails: 'How has the new packaging landed? Curious whether the shelf test went the way you hoped.' Why does this produce more second projects than a message offering her availability?

A. It arrives at a point when the client's budget cycle has usually reset, so there is money available that was not there at delivery.

B. Offering availability reads as a sales approach, and clients avoid replying to sales approaches from suppliers they have already paid.

C. It asks a genuine question after the client has lived with the work, which is when the next need becomes visible to them.

D. It demonstrates ongoing commitment to the account, which is what distinguishes a retained supplier from a project-based one in the client's mind.

CASE STUDY · MODULE 5

Five reviewers and two rounds

A district hospital in western Maharashtra commissioning wayfinding signage, with no named decision-maker and no consolidator.

The enquiry was good on paper. A 320-bed district hospital was rebuilding its outpatient block and needed wayfinding: twenty-two signs in Marathi and English, four floor directories, ward numbering, and a pictogram set for the departments, since a large share of the people using the building could not read either language comfortably.

Meera quoted ₹1,40,000 with two rounds of revision. Then, in the qualifying call, she asked the question she had learned to ask: besides you, who else has to be happy with this?

The answer was five people. The medical superintendent, who had raised the budget. The civil engineer managing the block. The head of nursing, who would have to live with it. A trustee of the society that partly funded the building. And the public relations officer, who had commissioned the hospital's existing logo and had opinions about its typeface.

None of them was named as the decision-maker. Asked directly who signed off, her contact — the civil engineer — said it would be "a consensus".

She knew exactly what that meant, because groups do not produce five opinions, they produce a relationship between five people. Comments are made in response to what a colleague said, to what a senior person appeared to think, and to the need to be seen contributing. Agreement is easiest on what nobody actively dislikes, which is how committee review removes exactly the clarity a wayfinding system exists to supply. And five reviewers with no consolidator does not mean five comments; it means several rounds of contradictory comments arriving in fragments over weeks.

So the decision was whether to say this out loud before the project started.

Saying nothing was tempting. It was a ₹1,40,000 job in a year that had been thin, and raising process objections before a contract exists is the kind of thing that makes a cautious client choose somebody less difficult. There was a real chance that naming the problem would lose her the work.

Saying it meant quoting for what would actually happen rather than for what she hoped would happen. On her own records, projects with a committee had run between four and six rounds, not two. At roughly eighteen hours a round, the three extra rounds were about fifty-four hours — ₹43,000 of work at her rate — which was the difference between a good project and one she would resent by March.

There was a third element she could ask for that cost the client nothing: one named consolidator who would resolve internal disagreements before anything reached her, and one named person who decided.

The kickoff took ninety minutes and produced a one-page note the same evening. What we are making. What is excluded — no exterior signage, no ward furniture labels, no ambulance bay, all named because a hospital is an environment where scope grows sideways. The stages. Who signs off. And the dependency list: the architect's floor plans as editable drawings rather than a scan, a decision on whether the existing hospital blue was mandatory, the Marathi department names in their official spellings, and access to the outpatient block after five in the evening to photograph the sightlines. Each with a date and a stated consequence.

She also asked the four kickoff questions, and one of them changed the project. "What would make this a failure?" produced an answer nobody had put in the brief: the head of nursing said that if people still stopped at the lift lobby to ask a ward boy for directions, it had failed. That is a measurable outcome and it is not the same as legible signs. It moved the whole job toward decision points rather than toward a beautiful directory, and it is why the pictogram set ended up larger than quoted and the floor directories smaller.

The production questions came before anything was drawn. The fabricator's maximum panel was 1200mm, the vinyl they used would not hold a stroke under 4mm at the viewing distance, and the corridor lighting was 4000K fluorescent, which is the fact that later settled the argument about the hospital blue. Ten minutes on the telephone, free, and expensive to discover afterwards.

STOP HERE

Before turning the page: what would you have done, and what would it have cost if you were wrong? Write it down. The point of the next section is to compare.

WHAT HAPPENED

She sent a revised quote before the contract: ₹1,78,000 for four rounds rather than two, with a paragraph explaining plainly why — five reviewers is a different job from one, the extra rounds are real work, and she would rather price them than run over. She also asked for two named people, a consolidator and a decision-maker, and said she would work from one written response per round rather than from separate emails.

The civil engineer took it to the superintendent. They came back with the consolidator named — the head of nursing, who turned out to be the best possible choice because she knew where people actually got lost — and the superintendent named as decision-maker. They queried the price once and accepted it.

The project ran to three and a half rounds. The trustee raised the typeface at round two, the public relations officer asked for the hospital's logo blue to be used on the directories, and the head of nursing overruled both on the grounds that the blue failed against the corridor lighting and the typeface did not have a Devanagari companion. Meera never had to have either argument, because resolving them was somebody else's job and that had been agreed in writing in week one.

She invoiced the full ₹1,78,000 and finished about nine hours under her own estimate. She has since quoted every multi-reviewer project this way, and lost two of them on price — both, she notes, to people who then ran over.

Meera's quote went up by ₹38,000 after she found out about the five reviewers. What is she actually charging for?

The extra rounds, which are real work. Her own project records showed committee-reviewed jobs running four to six rounds against two for a single decision-maker, at roughly eighteen hours a round. Pricing a project with five reviewers as though it had one is not generosity; it is absorbing about fifty-four hours of unpaid work and then resenting a client who has not done anything wrong. The alternative to naming the number early is a change note in week nine, which is a harder conversation.

She asked for a named consolidator. Why is that request reasonable rather than presumptuous?

Because reconciling a client's internal disagreements is their work, not hers, and she is not equipped to do it — she cannot know whether a trustee outranks a public relations officer on a typeface. Without a consolidator she receives contradictory instructions and will be wrong in the eyes of whoever she overrules, having never been given the authority to overrule anybody. Naming one person converts their politics into a single written response per round, which is the unit her revision count was quoted against.

The head of nursing overruled two other reviewers on colour and typeface. Why is it important that Meera did not make those arguments herself?

Because they were the client's arguments to have. Naming a conflict neutrally and handing the decision back — I can do either, which would you like — costs nothing and preserves the relationship with everybody in the room. It also happened to produce better decisions than she could have argued for: the head of nursing knew the corridor lighting and where people actually got lost, which is a fact about their building rather than a matter of craft. They own the problem and the context; she owns the solution.

MODULE 5 · TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record: answers and the reason behind each are at the back. If two questions from the same module go wrong, re-read that module before the exam rather than after.

1 What does a dated dependency in the kickoff record actually do?

A. It gives you something to point at when the client complains
B. It shortens the project by making the client work in parallel with you
C. It states the schedule consequence of a late input, before it is late
D. It transfers responsibility for the whole deadline from you to the client

2 How many directions should you present to a single client?

A. Three, so the client has a genuine choice and feels properly consulted
B. One, or at most two that are genuinely different answers
C. Three, including one weak option so the strongest one stands out
D. As many as the revision budget allows, because more work reads as value

3 A client says make it bigger. What is the move that turns that into something you can act on?

A. Ask what they expect the change to fix
B. Make the change, then show both versions side by side
C. Explain why the change would weaken the composition as it stands
D. Ask them to describe the feeling they want the finished work to produce

4 Which piece of client feedback should be taken at face value rather than translated?

A. An instruction to make the logo larger on every single application
B. A request for a warmer colour palette throughout the whole document
C. An opinion that the layout looks too plain for the money being spent
D. A statement that the word is rude in Gujarati

5 What produces a more accurate estimate than any amount of careful task breakdown?

A. Breaking the job into tasks and estimating each one separately
B. Asking how long the last three jobs like this actually took
C. Estimating honestly, then adding a contingency of about twenty per cent
D. Quoting a range, then adjusting it once the brief has been finalised

6 The client needs to be able to reset the type. What do you send at handover?

A. The font files with the artwork, so the client can edit it themselves
B. The font files, but only if the client asks for editable source files
C. Outlined type, plus the names of the faces and the licences needed
D. Everything flattened to an image, so the typeface cannot be extracted

MODULE 6

Ownership, rights and risk

Copyright arises the moment you draw something and protects less than your client assumes; a logo's real protection is a registration only they can obtain; fonts and stock are licensed in categories you cannot pass on; music carries two separate copyrights; and the AI questions are being argued in several courts at once. This block covers what you own, what you can sell, what you must not promise, and where the law genuinely has not decided.

> BY THE END OF THIS MODULE YOU CAN
>
> Handle the rights side of a project without over-promising — state ownership explicitly in writing rather than relying on a default rule, price a licence across medium, territory, duration and exclusivity, name typefaces rather than sending font files, get written permission from identifiable people, decline to warrant trade mark clearance while recommending a search in writing, cap your liability and get written proof approval — and set out the shape of the AI training and output disagreements without resolving either

53 · 10 min

What you own the moment you draw it

THE ONE THING TO KEEP

Copyright arises automatically and protects expression rather than ideas, style or technique, and the default rule on who owns commissioned work differs sharply by country — so write the ownership terms into every engagement instead of relying on a default you half-remember.

What you own, without doing anything

In almost every country, copyright in an original creative work exists from the moment the work is fixed in some tangible form. You do not register it, apply for it, or mark it. You draw the thing and you own the copyright in it.

That is the good news and it is the part most people already half-know. The parts that actually matter in practice are less well known and they are where money is lost.

What copyright does not protect

Copyright protects the **expression**, not the idea. Not the concept, not the style, not the technique, not the layout convention, not the colour palette, not a name, not a title, not a typeface's design in every country, not a method.

This has a consequence people find unpleasant. A competitor can look at your illustration, understand exactly what makes it work, and produce a different illustration in the same manner without infringing anything. Style is not ownable, and the law is fairly settled on this even where it feels unjust.

There is a related trap in the other direction: short phrases, single words and simple shapes generally attract little or no protection, so a logo consisting of a word in a typeface may be far weaker than the client assumes. Its real protection, if any, comes from trade mark law.

Who owns what you made for a client

This is where the money is, and the default rules differ sharply by country.

In many jurisdictions the **creator is the first owner** of copyright, including a freelancer working for a client, unless there is a written agreement transferring it. The client pays for the work and receives — by default and depending on the jurisdiction — a licence to use it for the purpose it was commissioned for, not ownership of it.

In others, particularly where a **work made for hire** doctrine exists, certain commissioned works can vest in the commissioning party from the outset if specific statutory conditions are met, usually including a signed written agreement and a narrow category of work.

And in some, employment relationships and commissions are treated differently again, with special rules for photographs, for government commissions, or for works created under a contract of service.

The practical instruction is the same everywhere and it is short: **write down who owns what, in the contract, before you start.** Do not rely on a default rule you read about, and be particularly careful of borrowing an American term like "work for hire" in a country where it means nothing or means something else.

Transfer, assignment and licence

Three different things that clients frequently use interchangeably.

A licence is permission to use the work on stated terms. You still own it. The licence can be limited by medium, territory, duration and exclusivity, and each of those limits is a price lever.

An assignment transfers ownership. Once assigned, you do not own it, and depending on the jurisdiction you may need permission to reproduce it — including, sometimes, in your portfolio, which is why a display clause belongs in your contract.

An exclusive licence sits between: you still own it, but you have promised not to license it to anyone else, and often not to use it yourself.

Most clients asking to "own" the work need far less than ownership, and will accept a broad exclusive licence when the difference is explained in terms of what they actually want to do.

Moral rights

Separate from economic rights, and widely misunderstood because they vary enormously.

In many countries — particularly in civil law systems and much of Europe — an author has moral rights: to be identified as the author, and to object to derogatory treatment of the work. In several, these rights **cannot be sold**, though they can sometimes be waived in writing. In others, including some common-law jurisdictions, they are narrower, apply only to certain categories of work, or must be asserted.

Two practical effects. A client asking you to waive moral rights wants freedom to modify the work without a claim later; whether you agree is a negotiation, not a formality. And where these rights are strong, assigning copyright does not necessarily end your connection to the work.

Duration, briefly

Copyright lasts a long time — commonly the life of the author plus seventy years, though fifty is also widespread and rules for corporate and photographic works differ. The practical consequence is about **other people's** work: anything from the twentieth century is very likely still protected, and "it is old" is not a defence. Public domain status has to be checked, and it differs by country for the same work.

Proving it was yours

Since copyright is automatic, disputes turn on evidence of authorship and date rather than on registration.

What helps: dated working files with their version history, sketches, the email thread with the client, timestamps in cloud storage, and the original layered source that only the author would have.

What helps more in some countries: **registration**, where a formal register exists. In jurisdictions with one, registration is not required for copyright to exist but may be a precondition for certain remedies or may make enforcement substantially easier. Whether it is worth doing depends entirely on where you are, which is a question for a local answer.

What does not help: emailing yourself a copy, which is trivially forgeable, and a copyright notice, which deters and states a claim but confers nothing you did not already have.

The disclaimer that is not a formality

Everything above describes common patterns and every one of them has exceptions somewhere. Copyright is national law, the differences between countries are real and material, and your own client relationships may sit across two systems at once.

The workable position for an independent creative is: understand the shape well enough to know what to put in a contract and what to ask about, write the ownership terms down explicitly in every engagement so that no default rule has to be relied on, and get a local professional answer once, early, for the situation you actually work in.

The limitation

Owning a copyright and being able to enforce one are different things, and the gap between them is where most creative work actually sits. Enforcement costs money, takes time, and for a small infringement will usually cost more than the infringement did. Knowing your rights precisely does not change that arithmetic; it just tells you what you are choosing not to pursue.

BEFORE YOU MOVE ON

A competitor studies an illustrator's distinctive technique and produces a different illustration in an unmistakably similar manner for a rival brand. The illustrator wants to act. What does copyright give her?

A. Nothing on these facts, because copyright protects the expression in her particular images and not the style or technique behind them.
B. A claim, since a body of work in a consistent manner is itself an original creative expression that the competitor has appropriated.
C. A claim only if she can show the competitor had access to her work and the similarity is substantial enough that independent creation is implausible.
D. Protection lasting her life plus seventy years, which covers the technique for as long as she is working and therefore covers this use.

54 · 9 min

Medium, territory, duration, exclusivity

THE ONE THING TO KEEP

A licence has four independent dials and each is a price lever, which gives you something to trade that is not the fee and creates renewal income — but a logo should be assigned outright, because a brand cannot be built on a licence that expires.

Four dials, not one switch

Most freelancers price work as though rights were binary: either the client gets everything or there is an argument. Photographers and illustrators have known for a century that this is wrong, and the rest of the creative trades under-use what they know.

A licence has at least four independent dimensions, and each one is a price lever:

Medium. Print only. Digital only. Broadcast. Packaging. Out-of-home. Merchandise.

Territory. One city. One country. A region. Worldwide.

Duration. One year. Three years. Perpetual.

Exclusivity. Non-exclusive, exclusive within a defined sector, or fully exclusive.

A licence for a single illustration used on packaging in one country for two years is a different product from worldwide perpetual rights across all media, and it should cost a different amount. When you price only the second, you are either over-charging clients who need the first or — much more commonly — giving away the second for the price of the first.

Four dials on a licence, and every one is a price lever

Medium	Print only, digital only, broadcast, packaging, out-of-home, merchandise
Territory	One city, one country, a region, worldwide
Duration	One year, three years, perpetual. A term that ends is a renewal conversation
Exclusivity	Non-exclusive, exclusive inside one sector, or a buy-out of every future sale

This is what lets a client who cannot reach your price buy less than everything. A logo is the exception and should be assigned outright, because a brand cannot be built on a licence that expires.

Why this matters more than it seems

Two reasons, both practical.

It gives you something to trade that is not the fee. A client who cannot reach your price can reach it with narrower rights. Restricting the territory or the term is a real concession that costs you very little when the client was only ever going to use it in one market, and it protects your rate per unit of work.

It creates repeat income. A licence with a term ends. A renewal is a conversation, and renewals are the least effortful money in the business: no pitch, no brief, no production. Illustrators and photographers routinely earn a meaningful share of income this way, and it exists only because somebody wrote a date into an agreement three years ago.

Writing it plainly

Licence wording does not need to be ornate. One paragraph in the quote is enough for most work:

> *"Licence: exclusive use of the delivered illustration on retail packaging and point-of-sale material in India, for three years from first publication. Other media, territories or periods by separate agreement. Rights transfer on receipt of final payment."*

Four dials, one sentence each, and a payment condition. Any competent lawyer will improve it; this version is far better than nothing, which is what most freelancers have.

When the client should just own it

Do not be dogmatic. There are cases where full assignment is the right answer and arguing for a licence is you protecting an asset that does not exist.

A logo is the clearest. A brand mark that its owner cannot use freely, everywhere, forever, is not doing its job, and a client cannot build a business on a mark whose licence expires. Charge for full assignment and grant it; the fee reflects that.

Similarly, bespoke work with no reuse value to you — a company's internal report layout, a one-off diagram, a website's page templates — is not an asset you will ever license again. Holding rights over it creates friction without creating income.

The distinction is roughly: **does this work have a life beyond this client?** An illustration, a photograph, a typeface, a piece of music, a pattern, a 3D asset — yes, plausibly. A logo or a bespoke layout — no.

Exclusivity is the expensive one

Clients ask for exclusivity almost automatically, and it is usually the costliest thing they request, because it removes every other future sale of that work.

Two moves. **Scope it**: exclusive within their industry, or within their country, rather than absolutely. A client who sells spices rarely cares whether the illustration appears on a Finnish jazz album. And **time-limit it**: exclusive for two years, non-exclusive thereafter.

If a client genuinely needs unlimited exclusivity, that is a buy-out, and it should be priced as the purchase of every future sale.

Where it goes wrong

Silence. The single most common failure is that nobody writes anything, in which case the default rules of some jurisdiction apply and neither party knows which or what they say.

Vague nouns. "Full rights", "all rights", "complete ownership" mean different things to different people and in different legal systems. Name the four dials instead.

Scope creep across media. You license for print; the work appears on a billboard and a television advertisement. This is extremely common and rarely malicious — the client's agency simply used the asset they had. The remedy is to state the medium explicitly and to raise the extension as a priced conversation, not an accusation, the first time you see it.

The client's own client. Where you work through an agency, ask who the end user is and ensure the licence you grant matches what the agency has promised them. Agencies routinely sell broader rights than they bought, usually by accident.

Making it survivable in practice

Most small clients will not read a rights paragraph and some will find it intimidating. Two things keep it from becoming an obstacle.

Explain it in terms of what they want to do, not in terms of law: "this covers the packaging and shop material anywhere in India for three years — if you end up exporting to the Gulf, tell me and we will extend it, it is a small addition."

And keep a simple record of every licence you have granted: client, work, medium, territory, term, expiry. A spreadsheet. Without it, you will not know when anything expires, which means no renewal conversation ever happens and the whole mechanism is decorative.

The limitation

Licensing only works where there is a real prospect of enforcement or of an honest client, which in practice means it works best with larger organisations that have legal processes and reputations to protect. A small business that uses your illustration outside the licensed territory will almost certainly never be pursued, because pursuing it costs more than the fee.

So treat licensing as a pricing and negotiation tool first and a protection second. Its main value is that it lets you sell the same work twice, and lets a client buy less than everything — both of which happen at the quoting stage, where you have all the leverage you are ever going to have.

BEFORE YOU MOVE ON

An illustrator quotes a client who says the budget is 30% short. Which concession preserves her rate per unit of work rather than eroding it?

A. Reducing the number of illustrations from six to four, so the fee falls but the price per illustration is unchanged.
B. Restricting the licence to packaging in one country for three years rather than worldwide perpetual use across all media.
C. Granting the full licence but deferring part of the payment until the client's next financial year, so the budget constraint is met without reducing the total.
D. Offering a 30% discount in exchange for the client committing to two further projects in the coming year.

55 · 10 min

The licence categories nobody reads

THE ONE THING TO KEEP

Desktop, web, app and broadcast font licences are separate products and yours cannot be passed to a client, so outline type in print artwork and name the faces — and for a small business that will never buy a foundry licence, specifying an open licensed face is better practice than specifying one they will use unlicensed.

The licence you did not read

Two categories of material pass through nearly every creative project — typefaces and stock assets — and both are licensed rather than sold. The licence terms are where the trouble lives, and the trouble usually surfaces long after delivery, when the client has spent money on production.

Font licensing, by category

A typeface purchase is not a purchase of the typeface. It is a licence for specific uses, and the categories are separate products from most foundries.

Desktop. Install on a stated number of computers, use in documents and artwork, output to print and to flat images. This is what people think they bought.

Web. Serve the font files to browsers, usually priced by page views or as a separate perpetual fee. A desktop licence does not include this, and using a desktop font file as a webfont is the single most common font licence breach in the trade.

App and embedding. Bundling the font inside an application or an e-book. Separate again, and often expensive.

Broadcast, logo and merchandise. Some foundries restrict use in a logo or require an additional licence for a mark that will be trade marked. Check before you build an identity on a face, because discovering it afterwards means redrawing.

Seats and impressions. Desktop licences commonly cover a number of computers. If you hand files to a client's team of six, their team needs their own licence.

The practical consequence for a freelancer: **you cannot pass your font licence to a client.** Your licence covers you. Outline the type in final print artwork so the file does not need the font, tell the client which faces are used and what licences they will need, and raise the cost at the kickoff rather than the handover.

A font licence covers you, and it does not travel

Yours to do	Not yours to pass on
Install on the number of machines the licence states	Sending the font files to the client
Output print artwork with the type outlined	Serving a desktop font as a webfont
Name the faces and where to buy them	Covering a client team of six on your seats
Specify an open licensed face they may embed	Using a free-for-personal-use face commercially
Quote for the licences they need, at kickoff	Assuming a logo may use any face you licensed

For a small business that will never buy a foundry licence, specifying an open licensed face is better professional practice than specifying one they will end up using without a licence.

The free path for type, which is genuinely good

Open licensed typefaces are not a compromise any more. **Google Fonts** and the **SIL Open Font Library** hold faces under the SIL Open Font License, which permits use, embedding, webfont serving, modification and redistribution at no cost, with essentially one condition: the fonts themselves may not be sold on their own, and modified versions carry naming requirements.

For a small business that will never pay a foundry, specifying an open face is better professional practice than specifying a commercial one they will end up using without a licence. It is also the honest option for any client whose team needs to produce material themselves.

Check the specific licence rather than assuming. Not everything free is open licensed — free-for-personal-use fonts exist in large numbers on download sites, and using one commercially is a breach that foundries do pursue, because it is easy to detect in a published PDF.

Stock images and the tiers

Royalty-free does not mean free. It means a one-time fee for broad ongoing use within stated limits — and there are always limits: print run caps, restrictions on merchandise or resale, no use in a logo or trade mark, no use suggesting endorsement, and restrictions on sensitive contexts.

Rights-managed licences a specific use: medium, territory, term, size, exclusivity. More expensive, more precise, and it is how you buy exclusivity.

Editorial use only is the one that causes real damage. Images marked editorial usually lack model or property releases and may not be used in advertising, packaging or anything promotional. They are common in search results, they look like ordinary photographs, and using one on a client's packaging is a genuine liability.

The restrictions that most often bite in commercial work: no use in a logo or trade mark, no use as the primary element on merchandise for resale, and print-run ceilings.

Free image sources, with the real caveats

Unsplash, **Pexels** and **Pixabay** offer large libraries under permissive terms. They are genuinely useful and there are three caveats worth knowing.

The licence covers the **photographer's copyright** and does not grant you rights in anything depicted: recognisable people, private property, artwork on a wall, a branded product, a building with its own protections. A photograph of a person from a free library with no model release is not safe for advertising, whatever the site's licence says.

Terms change. Several of these platforms have revised their licences over the years, and the terms that applied when an image was downloaded may not be the ones in force now. Keep a record: the source, the image ID, the licence text as it stood, and the date.

And ubiquity has a cost of its own — the popular images appear on thousands of sites, which is a brand problem rather than a legal one, but a real one for a client trying to look distinct.

Creative Commons material needs the specific variant checked. `CC0` is effectively unrestricted. `CC BY` requires attribution in a specified form. `CC BY-NC` prohibits commercial use, which rules out most client work. `CC BY-SA` requires derivative works to carry the same licence, which can be a serious problem in a commercial context.

Keeping the record

For every licensed asset in a project: source, licence type, licence number or receipt, date, and what it covers. One row in the project's spreadsheet.

The reason is specific. Stock agencies and font foundries do conduct compliance checks, and a demand letter arrives years later, addressed to the client, who forwards it to you. At that point the only thing that matters is whether you can produce the licence. If you can, it is a ten-minute matter. If you cannot, it becomes an expensive one, and the contract usually says it is yours.

Tell the client which assets are licensed and what the limits are, in the handover note. When they later use the packaging photograph on a billboard, you want that conversation to start from a document rather than from memory.

The limitation

None of this is uniform. Font licences differ foundry by foundry and some are unusually restrictive in ways no general rule predicts. Stock terms differ by agency and change over time. Copyright rules for images of people, buildings and artworks vary sharply by country — freedom of panorama, which governs photographing buildings and public sculpture, exists in some countries and not in others for the same building.

The workable habit is not to memorise the rules but to read the specific licence for the specific asset, save it with the project, and quote for the licences the client will need before you design something that depends on one.

BEFORE YOU MOVE ON

A designer buys a desktop licence for a typeface, uses it in a client's identity, and supplies the font files so the client's developer can serve them on the website. Which statement describes the position most accurately?

A. The use is fine because she paid for the typeface, and the client is simply using what was purchased on their behalf as part of the project.

B. The transfer is acceptable as long as the client does not install the font on more machines than her licence covers, since seat counts are the operative restriction.

C. Transferring the files likely breaches her licence, and webfont serving is a separate licence category that a desktop purchase does not include.

D. Outlining the type in the delivered artwork would have resolved both problems, since outlined type carries no licence obligations at all.

Two copyrights in every recording

THE ONE THING TO KEEP

Using a specific recording generally needs a synchronisation licence for the composition and a master use licence for the recording, from two different rights-holders — which is why re-recording a cover solves nothing, and why a temp track the client falls in love with is a self-inflicted problem.

Why one track is two permissions

The commonest and most expensive misunderstanding in video work is that a piece of music is one thing to license. It is usually two.

The composition — the song itself, the melody and lyrics — is owned by the writers and typically administered by a publisher.

The recording — this particular performance, the master — is owned by whoever paid for the session, typically a label.

To use a specific recording in a video you generally need permission for both: a **synchronisation licence** for the composition and a **master use licence** for the recording. Two separate rights-holders, two separate negotiations, two fees.

This is why licensing a well-known track for a commercial client is expensive and slow, and it is why re-recording a cover version does not solve the problem — a cover still needs the synchronisation licence for the composition, even though you now own the recording.

What the streaming subscription does not buy

A personal subscription to a streaming service licenses personal listening. It grants nothing for use in a client's video, on a showreel, on social media or in a shop.

This is not a technicality nobody enforces. Automated content-matching systems on the large video platforms identify commercial recordings within seconds of upload, and the usual outcomes are that the video is muted, blocked in some territories, or monetised for the rights-holder. For a client's launch video, discovering this at publication is a serious failure, and the client will reasonably regard it as yours.

Where legitimate music comes from

Production music libraries are the standard commercial answer: a catalogue licensed for defined uses at a fixed fee, either per track or by subscription. Read the scope carefully — many subscription libraries license the *channel* rather than the track, meaning the licence lapses if you stop subscribing, and some restrict broadcast, paid advertising or client work under the basic tier.

Commissioning a composer is often cheaper than people expect for a short piece and gives you a clean, exclusive result with one rights-holder and one agreement. For anything with real budget, this is usually the better answer.

Free and open sources, which genuinely work:

- The **YouTube Audio Library** offers tracks cleared for use on and off the platform, some requiring attribution.
- The **Free Music Archive** hosts music under a range of Creative Commons licences — check each track, because the `NC` variants prohibit commercial use and a client video is commercial.
- **ccMixter** carries remixable material under stated licences.
- Several public-domain and open archives hold older recordings, though public domain status depends on the country and on both copyrights separately.

Whatever you use, **save the evidence**: the track name, the source page, the licence text as it stood, the date, and the attribution string if one is required. A screenshot of the licence page is a reasonable minimum.

Attribution done properly

`CC BY` licences require attribution in the manner the licensor specifies, and "music from the internet" is not attribution. The usual form names the track, the artist, the source and the licence, with a link where the medium allows. In a video this belongs in the credits and, where the platform supports it, the description.

Failing to attribute is a breach of the licence, which means the use becomes unlicensed — the whole permission rests on the condition being met.

Sound effects and foley

The same structure applies and is more often ignored. Sound libraries have licences, and effects lifted from other people's videos are somebody's recording.

Free sources worth knowing: **Freesound**, where each sound carries its own Creative Commons licence and must be checked individually, and the large public sound archives released by some broadcasters under their own terms. As with music, record what you used and under what licence.

Recording your own is also more practical than people assume: a phone in a quiet room produces usable foley for a surprising range of effects, and **Audacity** will clean, trim and level it at no cost.

Voice, and the people in the recording

A voiceover artist owns rights in their performance and should be engaged with a written agreement specifying the usage — the same four dials as any licence: medium, territory, duration, exclusivity. A voice recorded for a corporate video and later used in a paid advertisement is a common and genuine dispute.

Synthetic voices introduce a further question that is not settled everywhere: whose voice the model was trained on, what the provider's terms permit, and whether disclosure is required. Read the specific provider's commercial terms, and be careful of any service offering a recognisable person's voice.

What to tell the client

Raise music at the kickoff, not the edit. Two sentences:

> *"For the music, we can either use a library track, which costs around X and is cleared for this use, or commission something. A commercial song would need two separate licences and typically runs into a different order of cost — worth knowing before we plan around one."*

This prevents the specific disaster where a client falls in love with a temporary track cut into the rough edit. Temp-track attachment is a well-documented problem in film and advertising: people become attached to what they have heard, and every replacement sounds wrong. The defence is to avoid cutting to a track you cannot license, even in a rough version.

The limitation

Music rights are among the most fragmented areas of the whole field. Ownership of older recordings is frequently unclear, catalogues change hands, territorial rights differ, and collecting societies operate differently in every country. Even well-resourced productions get this wrong.

For an independent creative the realistic position is: use library or open-licensed music by default, keep the licence evidence with the project, commission original work when the budget allows, and treat any request to use a commercial recording as a specialist matter requiring a proper clearance rather than something to solve in an afternoon.

BEFORE YOU MOVE ON

A client wants a well-known song in their launch video. The budget will not stretch. Someone suggests hiring a session musician to record a very similar cover version instead. What does this solve?

A. Most of it — commissioning the recording gives the client a master they own, and only a small mechanical fee remains for the composition.
B. Nothing legally, but it avoids automated content matching on video platforms, so the video will not be muted or blocked.
C. The master use side only — the composition still needs a synchronisation licence, which is usually the expensive half.
D. Nothing at all, because recording a substantially similar version of a protected song is itself an infringement regardless of what licences are obtained.

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Owning the photograph is not enough

THE ONE THING TO KEEP

Copyright settles who may copy an image while privacy, publicity and property rights settle whether it may advertise something, which is why the editorial-versus-commercial line matters — and why what you licensed from a contributor must be checked against what you promised the client.

Copyright settles a different question

A photographer owns the copyright in their photograph. That settles who may copy it. It does not settle whether it may be used to advertise a product, because the person in the frame has interests of their own, and in many places so does the owner of the building, the artwork on the wall, and the brand on the packet.

This surprises people, including photographers, and the moment it surfaces is usually after a client has printed something.

The model release

A model release is a written permission from an identifiable person for their likeness to be used in stated ways. It is not a copyright document; it addresses rights of privacy, publicity or personality, which exist in some form in most countries and differ substantially in strength.

The distinction that matters in nearly every jurisdiction is **editorial versus commercial** use. Photographing people in a public place and publishing the image journalistically is generally permitted. Using the same image to advertise a product is a different act, and it is the one that typically requires consent.

A workable release names: the person, the photographer, the date and place, a description of the images, the scope of permitted use, whether it is unlimited in time and territory, any payment, and a signature. For anyone under the age of majority, a parent or guardian signs.

Get it at the time of the shoot, on paper or on a phone. Chasing a release afterwards is unreliable, and a person who was happy to be photographed may be far less happy to be on a poster.

Property and other releases

Private property. Photographing a private interior generally requires the owner's permission, and many venues — museums, stadiums, shopping centres, some public transport systems — impose contractual conditions on entry that restrict commercial photography regardless of copyright.

Buildings and public art. Whether you may publish a photograph of a building or a public sculpture depends on whether the country has a freedom of panorama provision, and these differ sharply. Some allow photographs of anything permanently in a public place; some allow it for buildings but not sculpture; some restrict commercial use specifically. The same photograph of the same building can be fine in one country and a problem in another.

Artwork in frame. A painting on a wall behind your subject is a separate copyright work. Incidental inclusion is treated leniently in many systems, but a painting that is a significant element of the composition is not incidental.

Trade marks and products. Showing a branded product is usually acceptable when it is incidental or descriptive. It becomes a problem when the use implies endorsement or association, or when it is the point of the image.

Working with people you did not hire

Two situations recur.

Crowds and passers-by. For editorial work, generally fine. For commercial use, anyone identifiable is a risk, and the usual professional practice is to avoid identifiable faces, obtain releases, or use a location where you control access.

Client staff. A business asking you to photograph its employees for a website should obtain releases from them, and you should ask whether they have. Employment does not automatically grant a right to use someone's image commercially in every jurisdiction, and staff leave — a former employee's face on a current website is a recurring complaint.

When you are the one commissioning

If you hire a photographer, illustrator, model, voice artist or musician for a client project, you need two things in writing: what rights you are getting from them, and whether those rights are wide enough for what you have promised the client.

The common failure is granting a client worldwide perpetual rights while having bought a one-year national licence from the photographer. This is not usually deliberate; it happens because the two agreements were made weeks apart by people looking at different documents. Check them against each other before you sign the client's.

Doing it at no cost

Release templates are widely available free from professional photography associations, and using one is far better than nothing. Read it and make sure it says what you need rather than copying it blindly, particularly around territory and duration.

For the paperwork itself, a PDF signed on a phone is fine in most contexts. Free tools exist for collecting a signature, and in many jurisdictions a clear email confirmation from the person also carries weight — though a signed document is stronger and the difference matters precisely when things are contested.

Keep every release filed with the project, permanently. A release you cannot find is a release you do not have.

Telling the client what they bought

Put the constraints in the handover note, plainly:

> *"The images of the staff are cleared for the website and print brochure in India for three years. If you want to use them in paid advertising or beyond that period, tell me and I will arrange it."*

This does two things. It prevents the client using a constrained image in an unconstrained way. And it establishes that limitations exist, so when they later want the billboard, it is a conversation rather than a discovery.

The limitation

Personality, privacy and publicity rights are among the least harmonised areas of law anywhere. Some countries protect image rights strongly and for decades after death; others have thin protection and rely on general privacy or unfair competition principles. Freedom of panorama varies building by building and country by country. Nothing here is a substitute for a local answer where real money or a public campaign is involved.

What travels is the habit: get written permission from identifiable people at the time, check that what you bought from every contributor covers what you promised the client, write the limits into the handover, and keep the paperwork where you can find it in five years.

BEFORE YOU MOVE ON

A designer buys a one-year national licence from a photographer, then grants her client worldwide perpetual rights over the same images in the client contract. Neither party acted in bad faith. How does this normally happen?

A. The photographer's licence was probably silent on territory and duration, so the designer reasonably assumed it was unrestricted.

B. Commissioning a photographer for a client project usually transfers rights automatically, so the designer had no reason to think a licence limit applied downstream.

C. The two agreements were made weeks apart from different documents, so nobody compared what was bought upstream against what was sold downstream.

D. Client contracts are usually templates with standard worldwide perpetual wording, and the designer signed without noticing the clause applied to third-party material.

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A contract is a document about the week things go wrong

THE ONE THING TO KEEP

Write that all rights transfer only on receipt of final payment in full, and never assume "work for hire" means the same thing in your country as in theirs.

It is not an act of distrust

A contract is a written record of what you both already agreed, made while you both still like each other. That is the whole idea. Every clause exists because at some point in the future one of you will remember something differently, honestly and in good faith.

Clients who object to a written agreement are rarely objecting to formality. Note it.

The free version, which is a real version

You do not need a lawyer to start. In most jurisdictions, an email that sets out the terms and a reply saying "agreed" is a contract, and it is evidence.

So the minimum viable version is: a numbered list in an email, ending with *"If that all looks right, reply 'agreed' and I will start on Monday."* Free templates from professional bodies are a step up, a signed PDF is nicer, and any of them is infinitely better than the handshake you are currently relying on.

What it must contain

- **Parties.** Their legal entity name, not the brand name on the website. The entity is who you invoice and who you would pursue.
- **Deliverables**, written as countable nouns with formats.

- **Schedule tied to their inputs.** "Delivery ten working days from receipt of copy and photographs" rather than a fixed date. Client delay is the most common cause of a missed deadline and the one most often blamed on the freelancer.
- **Money.** Total, currency, milestones, deposit, and what triggers each payment.
- **Revisions**, as in the previous lesson.
- **Kill fee.** What you are paid if it stops. A common shape: deposit non-refundable, plus payment for work completed to date, plus a percentage if cancelled after a milestone was approved.
- **Late payment.** A stated late fee or interest, from a stated day.
- **Credit and portfolio rights.** That you may show the work. Without this you can build an entire career you are not allowed to prove. If they need secrecy, agree an embargo date rather than a permanent ban.
- **AI use.** The next lesson covers what to write.

The clause that does the most work

Ownership, and the moment it moves.

"All rights in the delivered work transfer to the client on receipt of final payment in full. Until then the client has no licence to use it."

This one sentence protects you more than everything else combined, and it does it without you having to enforce anything. An unpaid deliverable is legally unusable, which means a client who publishes it before paying has a much bigger problem than you do.

Then decide *what* transfers. Full transfer of everything is normal for a logo or a brand mark, because the client needs to own their identity outright. It is often wrong for illustration, photography or music, where a licence for a defined use, medium, territory and time is the fair deal and leaves you able to license it again. Charge more for full transfer than for a licence, because you are selling more.

"Work for hire" means different things in different countries

This phrase appears in half the contracts freelancers are sent, and it does not mean the same thing everywhere.

- **United States.** "Work made for hire" is a narrow statutory term. For commissioned work it applies only to certain listed categories and requires a signed writing. A competent contract therefore adds a fallback: if it does not qualify as a work made for hire, the contractor assigns the rights. A contract that says "work for hire" and stops may not have moved ownership at all.
- **United Kingdom.** An employer owns an employee's work. A commissioned freelancer keeps copyright unless it is assigned in writing. The client who assumed otherwise is in for a surprise.
- **India.** The Copyright Act contains a provision under which a photograph, painting or portrait made for payment at another person's request is owned by the person who commissioned it, in the absence of an agreement saying otherwise. That is close to the opposite of the UK default. If you shoot, this matters to you specifically.
- **Several civil-law countries**, France and Germany among them, treat moral rights as unassignable no matter what the contract says.

The practical consequence: a template downloaded from a US website can be wrong for you in both directions — giving away what you did not mean to, or failing to transfer what the client paid for. This is the shape of it. A lawyer in your country is the person who answers it for your case, and one hour of their time when you are drafting your standard agreement covers you for years of projects.

What to strike when it is their paper

- Unlimited revisions.
- Indemnity for anything beyond your own work. You cannot underwrite their legal review, their claims, or content they supplied.
- Perpetual worldwide exclusivity with no separate fee.

- **Payment "on client approval" with no definition of approval.** This is a promise to pay when they feel like it. Replace it with a deemed-approval clause: approved if no written feedback within ten working days.
- Payment terms longer than 45 days, unless the fee accounts for financing them for two months.

BEFORE YOU MOVE ON

An illustrator in the UK signs a client contract that says the work is "made for hire" under US law and contains no other ownership language. The project finishes and the client uses the illustrations. What is the most accurate description of the position?

A. The clause is void in the UK, so the illustrator retains everything and the client is infringing by using the work at all.
B. The phrase transfers ownership globally, since the parties clearly intended the client to own the work and intention governs.
C. Ownership may not have moved, because that phrase is a narrow statutory category and a working contract usually needs an explicit assignment as well.
D. Ownership passed automatically on final payment, because payment for commissioned work transfers copyright by default.

59 · 9 min

What a logo client is actually buying

THE ONE THING TO KEEP

You supply copyright in artwork and only the client can obtain a trade mark registration, by class and by territory — so never warrant originality or clearance, and put the recommendation to get a search before spending on signage in writing.

Two systems that clients merge into one

A client commissioning a logo believes they are buying something that will be theirs and that nobody else can use. Two entirely separate legal systems govern that outcome, and you are only ever supplying one of them.

Copyright arises automatically in the artwork and protects the expression. It stops somebody copying your drawing.

Trade mark protects a sign used in trade to indicate the origin of goods or services, within specified classes of goods and services, within a territory. It stops a competitor using a confusingly similar mark for similar goods. It generally requires registration to be strong — though many jurisdictions also recognise unregistered rights built through use, under passing off or unfair competition.

You supply the first. Only the client, through a registration process, can obtain the second. Being clear about this is a professional obligation and it protects you.

Why a word mark is weaker than the client thinks

Copyright protects original expression. A single word set in an existing typeface, with modest adjustments, may attract little or no copyright protection in many jurisdictions, because there is not much original authorship in it and because names and short phrases are commonly excluded.

So the client's brand-new wordmark may have almost no copyright standing. Its real protection, if any, comes from trade mark law — which is a registration they have to pursue, in the classes they operate in, in each territory they care about.

Tell them this. It is genuinely useful information, it positions you as somebody who understands the business rather than only the drawing, and it moves a risk off your desk.

What you can honestly say

Never promise originality or clearance. The correct formulation, in the quote and again at handover:

> *"The design is original work and, to my knowledge, not copied from any existing mark. I am not able to carry out a trade mark search or give legal advice on whether the mark is registrable or conflicts with anyone else's rights. Before you invest in signage or packaging, I would strongly recommend a clearance search by a trade mark attorney."*

Two things this achieves. It is honest, because you genuinely cannot know what is registered across the classes and territories that matter. And it puts the recommendation in writing, which is what you will want if a conflict emerges two years later.

The searching you can reasonably do

You are not doing a legal clearance, but a few minutes of checking prevents obvious embarrassment before you present:

- A plain image and text search for the name and the visual idea.
- The free public trade mark databases most national offices operate, plus the international ones, searched on the word.
- A domain and social handle check, which is not a legal matter but is usually the client's first practical question.

If any of this turns up something close, say so before you present. Presenting a route that is visibly similar to an existing mark in the same sector wastes a round and damages confidence.

What the client should register, and when

Registration is a process with fees, classes, territories and a timeline measured in months. It is worth telling a client three things, without advising them on their situation:

Registration is **by class** — the categories of goods and services — so a mark registered for restaurant services does not necessarily cover clothing.

It is **by territory**. There is no worldwide trade mark; there are national registrations and some regional systems, plus an international filing mechanism that routes to national offices.

It is worth doing **before** the money goes into signage, packaging and printed stock, because the cost of rebranding after a conflict is enormous compared with the cost of a search.

Say this once, recommend a professional, and stop. Advising on registrability is regulated work in many countries, and going further is both risky and unpaid.

The typeface question

Building an identity on a commercial typeface can create a licence problem specific to logos: some foundries restrict or separately license use of their faces within a trade marked logo. Check the licence before the mark is built, because the alternative is redrawing.

Drawing the letterforms yourself, or starting from an open licensed face under terms that permit modification, avoids the question entirely. This is one of several places where the open licensed route is not merely the cheap option but the cleaner one.

What you deliver, in rights terms

For a logo, the usual and sensible arrangement is full assignment of copyright on final payment, with a portfolio display clause retained. A brand cannot be built on a licence that expires.

State explicitly that assignment of copyright in the artwork is not a grant of trade mark rights and does not constitute clearance, because clients genuinely conflate the two and the sentence costs nothing.

When a conflict appears later

Occasionally a client is contacted by another party claiming a similar mark. Your position is straightforward if you documented properly: your work was original, you made no representation about clearance, you recommended a search in writing, and here is the evidence of authorship and date.

Provide the files and the documentation, be helpful, and do not offer opinions on the merits. This is a matter between the client and the other party, and their lawyer.

The limitation

Everything here varies by country: what is registrable, how strong unregistered rights are, whether copyright subsists in a simple wordmark, and how the two systems interact. Some jurisdictions protect trade dress and get-up broadly; others narrowly. Design registration — a third system, protecting the appearance of a product — exists in many places and is entirely separate again.

What travels is the professional conduct: supply original work, say plainly what you can and cannot warrant, recommend a clearance search in writing before the client spends money on production, and keep the dated evidence of authorship. That is the whole of your responsibility and it is worth discharging precisely, because the cases where this matters are exactly the cases where the sums are large.

BEFORE YOU MOVE ON

A client says: 'So once you assign me the copyright, nobody else can use this mark for their business, correct?' What is the accurate answer?

A. Yes for identical copying of the artwork, and for anything confusingly similar in their sector, since copyright covers substantial similarity as well as exact reproduction.
B. No — assignment gives them the artwork's copyright, while stopping a competitor using a similar mark for similar goods is trade mark law and needs registration.
C. Yes, provided the mark is sufficiently original, because an original logo attracts copyright that a competitor's similar mark would infringe.
D. No, because copyright in a wordmark set in an existing typeface is generally weak, so they would need to have the letterforms custom-drawn to gain protection.

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The risk that arrives in an email

THE ONE THING TO KEEP

An indemnity clause allocates responsibility for client-supplied material but is worth only what the client is worth, so the working half is asking at kickoff where each asset came from and keeping the email in which they told you.

The folder the client sends you

A client sends you a folder: their logo, some photographs, a scanned brochure, a font file, an image they found. You use what you are given, deliver the work, and it is printed.

Months later a demand letter arrives about one of the photographs. It goes to the client, who forwards it to you, because you are the one who put the image in the layout.

This is one of the most common legal problems in independent creative work, and it is almost entirely manageable — but only by things you do before the project, not after.

Who is actually responsible

Two questions, and they have different answers.

Legally, in most systems, the party who reproduced and published the infringing material can be liable, and that can include the designer as well as the client. Some jurisdictions treat innocent infringement more leniently on damages, and many do not excuse it entirely.

Contractually, it is whatever you wrote down. This is the part you control, and it is why the clause matters more than the general legal position.

The clause

One paragraph in your terms, in plain words:

> *"Where the client supplies text, images, fonts, music or other material, the client confirms it has the right to use that material for this project and will indemnify the designer against any claim arising from it. The designer is not responsible for verifying ownership of client-supplied material."*

Two things to know honestly about this. It is normal, reasonable and widely used, and most clients sign it without comment. And an indemnity from a small business with no assets is worth exactly what the business is worth — the clause allocates responsibility, it does not guarantee recovery.

So the clause is necessary and not sufficient. The other half is asking.

Asking, in a way that works

Do not send a legal question. Send a practical one, at kickoff, as part of the asset request:

> *"For the photographs — are these ones you commissioned, or bought from a stock library, or from somewhere else? If they are stock, could you send me the licence or the receipt so I know what we can use them for?"*

This is framed as a scoping question, which is what it is, and it produces an honest answer. Common responses and what they mean:

"Our photographer took them." Ask what the licence says. Frequently the photographer granted limited rights and the client assumes ownership. This is worth resolving before the images go on packaging.

"We bought them from a stock site." Ask for the licence. Check whether it covers the intended use — editorial-only images and print-run caps are the usual traps.

"They were on our old website." Nobody knows where they came from. Treat as unknown provenance.

"I found it online." Now you know, before production.

When the material is unusable

Say it factually, without accusation, and offer a route:

> *"The kitchen photograph appears to be from a stock library and I cannot find a licence for it. Using it on the packaging carries a real risk of a demand later, which is usually several times the cost of the licence. Options: buy the licence, which is about X; use one of these three free-library alternatives; or commission a shoot, which for four images would be around Y."*

Offering priced alternatives turns an objection into a decision. Clients almost always take one of them, because the risk is now visible and the remedy is cheap.

If they insist on using something you believe is infringing, put your advice in writing once, keep it, and decide whether to proceed. For something clearly unlawful — a competitor's photographs, a counterfeit mark — decline. The fee is never worth being the person who produced it.

The client's own logo

A special case worth its own attention, because it comes up constantly with small businesses.

The client sends a logo their nephew made, or a print shop drew, and nobody has any documentation. Under the default rules in many countries the original creator may still own the copyright, and the business may have only an implied licence to use it. If you now redraw, extend and build an identity on it, you are producing derivative work from something of uncertain ownership.

Ask the question at kickoff: "who made the original mark, and do you have anything in writing about ownership?" Usually the answer is nothing, and usually nothing ever comes of it. Occasionally the original designer reappears when the business becomes successful, which is precisely when the stakes are high.

Note it in writing, recommend they regularise it, and move on. You have done what a professional should.

Fonts the client sends

If a client sends font files, do not assume they are licensed. Ask what licence they hold and for how many seats. Using an unlicensed font in delivered artwork is detectable in the output file, and foundries do check published work.

Where the licence is unclear, the free path solves it cleanly: an open licensed face that can be embedded, served and redistributed without a seat count.

Recording it

Keep the email in which the client confirmed the provenance of their material. That single message, filed with the project, is the practical form of the indemnity clause — evidence that you asked and were told.

This costs nothing and it is the difference between "I used what I was sent" and a dated written confirmation from the client that they had the rights.

The limitation

You cannot verify what you are told. A client who says they own the photographs may be wrong, and there is no realistic way for a designer to audit the provenance of every asset in every project.

What the process achieves is narrower and still worth having. It catches the obvious cases, which are the majority. It moves the responsibility to the party who actually knows, in writing. And it means that if a claim arrives, the conversation begins with a documented question and answer rather than with everybody trying to remember who put the image in the folder.

BEFORE YOU MOVE ON

A client's asset folder contains photographs. Which question produces the most useful answer at kickoff?

A. 'Do you own the copyright in these photographs?' — the direct question, which establishes the legal position the indemnity clause depends on.
B. 'Are these cleared for commercial use?' — which surfaces the editorial-only restriction that is the most common problem with stock imagery.
C. 'Did you commission these, buy them from a library, or get them somewhere else — and could you send the licence or receipt?'
D. 'Can you confirm in writing that you have the right to use these for this project?' — which creates the documented confirmation that supports the indemnity.

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Your work will be stolen and the courts are not the answer

THE ONE THING TO KEEP

Copyright exists automatically but enforces nothing; low-resolution proofs, withheld source files and a platform takedown do more real work than registration or watermarks.

What you already have

In most countries — those in the Berne Convention, which is nearly all of them — copyright exists the moment the work is fixed. You do not need a symbol, a notice, or a registration for the right to exist. That part is automatic and free.

Registration does three narrower things. It creates evidence of a date. In some systems it is a precondition to acting: in the United States you generally must register before you can file an infringement suit, and registering promptly is what unlocks statutory damages and legal fees, which is the only thing that makes a small claim economically worth bringing. India maintains an optional register whose entries serve as prima facie evidence. Elsewhere it varies.

What registration does not do, anywhere: stop anyone.

The free evidence habit

Keep the layered file, the raw footage, the sketches, the dated emails, the version history. A PSD with forty named layers and a creation date is stronger evidence of authorship than a certificate with no working files behind it, and it costs nothing but a folder structure.

Back it up somewhere that is not your laptop. A drive that dies takes your proof with it.

Watermarks, and where they stop working

Say the mechanism honestly. A watermark in the corner is removed by a crop. A semi-transparent one across the middle of the image is removed by content-aware fill or a generative eraser in about fifteen seconds, and that got dramatically easier in the last three years. It is not coming back.

What still works, because it relies on resolution and sequence rather than on pixels being hard to edit:

- **Send proofs at display resolution only.** A 900-pixel JPEG cannot be printed, whatever anyone does to it.
- **Release source files after payment, never before.**
- **For video, burn a moving timecode and a name across the centre of review cuts.** Cropping it out destroys the frame.
- **For photography, deliver client galleries with download disabled.** Weak against anyone determined, effective against the casual copying that accounts for most of it.

The goal is not to make theft impossible. It is to make the stolen copy useless for the use that would have paid you.

When it happens anyway

The order of effectiveness is not the order most people try.

1. **Screenshot it, with the URL and date visible.** Do this first, before anything else, because it disappears the moment you make contact.
2. **Send a short, unemotional message.** A surprising proportion of infringement is a junior employee who found the image on Pinterest and assumed it was free. A polite note, plus an invoice for a licence, resolves more cases than anything further down this list.
3. **File a platform takedown.** Every major platform has a copyright complaint form, and hosts and content delivery networks respond to notices. This is the fastest lever available to you and it costs nothing.
4. **Contact their client or their advertiser.** A business running stolen work in a campaign cares far more about the campaign being pulled than

about your feelings, and moves within hours rather than months.

5. **A lawyer's letter**, if the sums justify the fee.
6. **Court.** Almost never worth it across a border for a single image. Saying otherwise would be dishonest.

Notice that the two cheapest steps are also the two most effective, and that both of them are things you can do from a phone in ten minutes.

The part nobody says out loud

Being copied is partly a signal about the work. Nobody steals the invisible.

The rational response is a set of small habits — keep evidence, send low-resolution proofs, hold source files until paid, screenshot before you contact anyone — not a defensive crouch where you stop publishing. A portfolio nobody can see costs you far more than a stolen image ever will, and the freelancers who publish least are not the ones being copied least. They are the ones not being hired.

BEFORE YOU MOVE ON

An illustrator finds a company using her artwork on their homepage. She wants the fastest realistic route to it coming down. What should she do first, and why?

A. Register the work with her national copyright office, so she has standing before she makes any approach.

B. Screenshot the page with the URL and date visible, because contacting them is what makes the evidence disappear.

C. Send a firmly worded legal warning naming the damages she intends to claim, to establish that she is serious.

D. Post about it publicly and tag the company, since reputational pressure moves faster than any formal process.

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A small fee and a large exposure

THE ONE THING TO KEEP

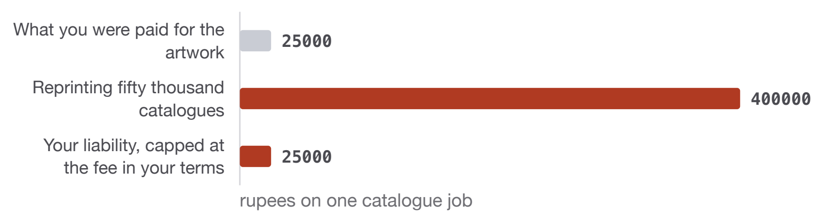
Your exposure on a job is unrelated to what you were paid for it unless you cap it, so exclude consequential loss, get explicit written approval of the final proof for anything produced at volume, and understand that most professional indemnity policies are claims-made rather than covering the year the work was done.

The asymmetry nobody prices

A freelancer is paid a few thousand for a project. The client prints fifty thousand catalogues. The phone number is wrong.

The fee was small. The loss is not, and it is not proportional to anything you earned. This asymmetry is the whole subject: your potential exposure on a job is unrelated to what you were paid for it, unless you do something about it.

The fee and the exposure are unrelated until you cap them



One sentence capping liability at the fee, an exclusion of consequential loss, and a written sign-off on the final proof cost nothing between them, and they cover the ordinary failure better than insurance does.

Two instruments address it. A limitation clause in your contract, and insurance. They work differently and neither replaces the other.

The limitation of liability clause

A term that caps what you can be liable for. The common forms:

A cap at the fee. "The designer's total liability under this agreement shall not exceed the fees paid for the work." Simple and widely used.

A cap at a multiple of the fee, or at a fixed sum, which a larger client may insist on.

Exclusion of indirect and consequential loss. This is the one that matters most: excluding lost profits, lost business and reprint costs, as opposed to the direct cost of the work itself.

Three honest qualifications. Such clauses are subject to national rules on unfair terms and reasonableness, and a court may set aside a cap it considers unreasonable, particularly against a consumer. Most systems do not permit you to exclude liability for death or personal injury caused by negligence, or for fraud. And a large client will often have its own contract with a far higher cap, which is a negotiation rather than a formality.

Nonetheless: a stated cap is enormously better than silence, it is normal commercial practice, and most clients accept it without discussion.

Proofreading, and who signs it off

The specific, recurring disaster in visual work is a typographical error in something produced at volume. It is worth building a process around, because it happens to everyone.

Get written sign-off on the final proof. Not approval of the design — approval of the artwork exactly as it will be produced. Send the final PDF and ask for explicit confirmation: "please check every detail including the phone number, the address, the prices and the spelling, and reply confirming this is approved for print."

Say plainly in the terms that the client is responsible for checking factual content — names, numbers, prices, addresses, legal wording. You are responsible for producing what was approved; they are responsible for the accuracy of their own information.

This is not passing the buck. The client is the only party who knows whether their new phone number is correct. Making the responsibility explicit means the check actually gets done.

Then check it anyway. Read the numbers aloud, backwards. It catches more than reading forwards, because it prevents your brain from processing the meaning and skipping the digits.

Professional indemnity insurance

Insurance covering claims arising from professional work: negligence, errors, and depending on the policy, infringement of intellectual property rights, breach of confidence and defamation.

Whether it is worth buying depends on what you do and for whom. It becomes clearly worth it when your work is produced at scale where an error is expensive; when you work with large organisations, many of which require it contractually; or when your work carries regulatory content such as medical, financial or safety information.

It matters less for small-scale, low-consequence work, though the premiums for a one-person creative practice are usually modest relative to a single project.

Two details worth understanding rather than skimming. Most professional indemnity policies are written on a **claims-made** basis, meaning they cover claims *made* during the policy period, not work done during it — so lapsing cover leaves past work unprotected, and "run-off" cover is what addresses that when you stop trading. And policies typically **exclude deliberate acts and known circumstances**, so a claim you could already see coming when you bought the policy is unlikely to be covered.

Read what the policy actually excludes. Intellectual property infringement is included in some creative policies and excluded in others, and it is one of the more likely claims in this trade.

Public liability, and the other kinds

Public liability covers injury or damage to third parties — relevant if you shoot on location or install work.

Equipment insurance covers your tools, which for a photographer may be the largest asset in the business.

Contents cover matters if you work from home; a domestic policy frequently excludes business equipment and business use, which people discover after a burglary.

The free protections that do most of the work

Before buying anything, four habits remove a large share of the realistic risk:

1. **A written proof approval** for everything produced at volume.
2. **A liability cap and an exclusion of consequential loss** in your terms.
3. **A client indemnity for material they supply.**
4. **Archived evidence** — the approved PDF, the approval email, the licences, the dated files.

None of these cost money. Together they cover the ordinary failures far more effectively than insurance does, because they prevent the claim rather than paying it.

What to do when something goes wrong

Tell the client immediately, before they find it. Establish what was approved and by whom, from the documents rather than from memory. If you are insured, notify the insurer early — most policies require prompt notification and late notice can prejudice cover.

Do not admit liability in writing before you understand the position, and do not offer to pay for a reprint in the first emotional hour. Many policies also restrict your ability to admit liability without their consent. Be responsive, be factual, and find out what actually happened first.

Where it genuinely was your error and the sum is small, fixing it at your own cost quickly is often the right commercial decision and buys a great deal of goodwill. Where the sum is large, this is exactly the situation the contract and the insurance exist for.

The limitation

Insurance and contract terms are national products. What a limitation clause may exclude, whether an indemnity is enforceable, what insurers offer and what is legally required all differ by country, and a policy bought in one country may not respond to a claim brought in another — which matters if you have foreign clients.

The general shape is stable: cap what you can, exclude consequential loss, get written approval for anything produced at volume, and insure when the consequences of an error exceed what you could absorb. The specifics need a local answer, and it is a cheap one to obtain relative to a single claim.

BEFORE YOU MOVE ON

A designer stops freelancing and cancels her professional indemnity policy. Eighteen months later a claim arrives about a catalogue she produced three years ago, while the policy was in force. What is the likely position?

A. Covered, because the work was done during a period when the policy was active and the policy responds to the work rather than to the timing of the claim.
B. Probably not covered, because claims-made policies respond to claims made during the policy period, which is what run-off cover exists to address.
C. Covered, provided she notifies the former insurer promptly, since prompt notification is the operative condition in professional indemnity policies.
D. Not covered, because policies exclude claims arising after a business ceases trading, so the cover ended when she stopped working rather than when she cancelled.

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The client will ask, so decide your answer before they do

THE ONE THING TO KEEP

Disclose AI use in the agreement, never promise exclusivity over a purely generated element, and layer human authorship you can prove into anything that must be owned.

Three questions, arriving together

Clients now ask some version of all three: did you use AI, do we have to tell anyone, and can we own the result. Deciding your position in the middle of a call is how people end up saying something they cannot stand behind.

Disclose, and do it for self-interested reasons

The argument is not moral. It is that **discovery is worse than disclosure.** A client who finds out later has a reason to cancel, to renegotiate, and to tell other people. A client who was told at the brief stage has agreed to it.

Put a line in the agreement rather than in conversation:

"AI tools may be used for [background removal / upscaling / rough drafting / rotoscoping]. Final delivered assets are [describe what they are]. No generated likeness or voice of a real person will be used without written consent."

Ask at the brief stage which way this client leans, because both extremes exist. Some clients want AI used and are paying for speed. Others forbid it outright for brand-policy, sector-regulation or agreement reasons. Finding out at delivery is the expensive version of finding out.

What you can honestly promise about ownership

Be careful here, because it is easy to promise something that is not yours to give.

In the United States, the Copyright Office has held that purely generated images do not attract copyright, because there is no human author — prompting, however elaborate, is not authorship. So you cannot promise a client exclusivity over an element you only prompted. Other countries have reached different conclusions: a Beijing court found an AI image protectable on the basis of the user's choices and refinement, and the UK has a decades-old provision deeming an author for computer-generated works. Making things with AI covers the disagreement in detail.

Practically:

- For anything that must be exclusive — a logo, a wordmark, a recurring character — **do not deliver a pure generation.** Layer human authorship you can point to: your drawing underneath, your redraw, your compositing, your typography, your arrangement. Keep the working files, because they are the evidence.
- Route around the problem where you can. A trademark protects a mark through use and registration regardless of how it was drawn.
- The bigger commercial risk is usually not "do we own this" but "does this infringe something": a trademarked character, a recognisable person, a style so specific it names a living artist. That risk sits in the client's published campaign, not in your file, which is exactly why they will look for someone to indemnify. Do not indemnify beyond your own work.

Labelling is becoming law, not etiquette

Several countries now require synthetic media to be labelled where a viewer could take it for a record of something real. India's IT Rules amendments prescribe *visibility* — a label occupying a defined portion of the frame and the opening portion of audio, with a duty on platforms to verify declarations. China requires both a visible label and one in the file metadata. The EU AI Act carries transparency duties for generated content and deepfakes.

If your client publishes into one of those markets, delivering an unlabelled synthetic asset hands them a duty they may not know they have. Tell them, in one sentence, and deliver a labelled version alongside. It takes a minute and it is the difference between being the supplier who caused a problem and the one who prevented it. AI images goes deeper on how the labelling actually attaches to a file and why it falls off.

Consent is not a style question

Likeness and voice require written consent from the person, every time. A client saying "she is fine with it" is not consent you can rely on, and you are the one holding the file. If the person is not available to sign, the answer is no, and the answer being no is sometimes the most professional thing you will do that month.

The position worth taking

Disclose what you used. Be able to explain which parts are yours and prove it with layers and project files. Deliver labelled assets where a viewer could be misled. Get consent in writing for any real person.

And price by what the work does, not by how long it took. That last point is the practical answer to the anxiety underneath this whole subject: a tool that halves your production time halves an hourly invoice and leaves a project fee exactly where it was.

BEFORE YOU MOVE ON

A US client wants an exclusive brand mark and the designer produced it entirely by prompting an image model. What should the designer tell them?

A. Ownership transfers on final payment under the contract, so exclusivity is already covered by the assignment clause.
B. Keeping the prompt private is sufficient protection, since nobody else can reproduce the mark without it.
C. A purely generated mark is unlikely to attract US copyright, so exclusivity has to come from trademark and from adding human authorship that can be shown.
D. The generator terms state that users own their outputs, so the client will hold an exclusive right through the designer.

64 · 10 min

Two open questions and one you can answer today

THE ONE THING TO KEEP

Whether training was lawful and whether generated output attracts copyright are both genuinely unresolved and diverging between countries, but the provider's current commercial terms are readable today — so keep documented human authorship in anything that must be owned exclusively.

A live disagreement, not a settled rule

This lesson does not tell you what the law is, because in most of the world it is genuinely unresolved, actively litigated, and moving. What it can do is set out the shape of the disagreement clearly enough that you can make your own commercial decisions and know which questions to ask a lawyer.

Anyone who tells you confidently that AI-generated images are definitely fine to sell, or definitely infringing, is describing their position rather than the law.

Question one: was the training lawful?

Generative models are trained on very large collections of existing work, much of it copyrighted and much of it gathered without individual permission.

The argument that it is lawful holds that training is an analytical process which extracts statistical relationships rather than storing and republishing works, and that this falls within existing exceptions — fair use in some systems, text and data mining exceptions in others — much as indexing the web has been treated.

The argument that it is not holds that copying at scale to build a commercial product is reproduction regardless of what happens next, that exceptions were written for research rather than for commercial model training, and that the output competes directly with the work it learned from.

Where it stands: multiple significant cases are in progress in several countries, with divergent early results and appeals pending. Some jurisdictions have introduced text and data mining exceptions with opt-out mechanisms for rightsholders. Others have not. Several have proposed transparency obligations requiring disclosure of training data. This is genuinely unsettled, and settlements between parties have resolved some disputes without establishing any general rule.

Question two: who owns the output?

A distinct question, with more visible divergence.

Some copyright offices and courts have taken the position that **material generated without sufficient human authorship is not protected by copyright** and falls outside the system — meaning nobody owns it and anyone may use it. In such systems, human contribution to the final work can attract protection, but the purely generated elements may not.

Other jurisdictions have provisions for **computer-generated works** that assign authorship to the person who made the arrangements necessary for the creation. These predate modern generative models and their application to them is untested.

The commercial consequence for a client is direct: an image that is not protected by copyright cannot be exclusively theirs, and a competitor may be free to use it. This matters enormously for a logo or a brand asset and much less for a background texture.

What you can honestly promise about an AI-assisted asset

	Exclusively theirs?	So what do you do
enerated elements	Not under ev[illegible]	Keep it out of the mark, and say so
uman authorship	Yes, on any plausible…	Keep the layers, the files and the dates

Whether the training was lawful and whether generated output attracts copyright are both genuinely unresolved and diverging between countries. The provider's commercial terms are the one thing you can read today.

Question three: what do the provider's terms say?

The question you can actually answer today, and the one most people skip.

Every generative tool has commercial terms, and they differ. Read the current version for the specific tool, and check: whether commercial use is permitted at all or only on a paid tier; what the provider claims about output ownership; whether any indemnity is offered against infringement claims, and what conditions attach to it; whether your inputs are used for further training; and whether outputs must be disclosed as AI-generated.

These terms change, sometimes materially. Save a dated copy of the ones in force when you delivered the project.

What a working creative can actually do

Five practices that are defensible under any of the plausible legal outcomes.

Keep human authorship in anything that must be owned. Where a client needs exclusive rights — a logo, a brand mark, a signature illustration — make sure there is substantial, documented human creative work: your drawing, your composition, your decisions. Keep the evidence. This protects the client under every version of the output question.

Disclose, and put it in the agreement. Say what you used and where. A client discovering it later is a trust failure regardless of the legal position, and this belongs in the written agreement rather than in conversation.

Do not promise exclusivity over purely generated elements. You cannot honestly guarantee that what nobody may own is exclusively theirs.

Do not prompt in the style of a living artist for commercial work. Whatever the copyright position on style, doing so invites claims under passing off, unfair competition and personality rights in several jurisdictions, and it is ethically poor practice in a small industry.

Keep records. Which tool, which version, which prompts, what you did afterwards, the terms in force, the date. If a question arises in three years, this file is the entire answer.

Talking to a client about it

Be plain and do not pretend to certainty you do not have:

> *"I used a generative tool for the background textures and drew the mark myself. The law on who owns purely generated material is unsettled and differs by country, so I would not want to promise that those textures are exclusively yours. The mark is original human work and that part is straightforward. If exclusivity on everything matters to you, we should produce the textures directly and I will quote for that."*

Most clients respond well to this, because it is more information than they usually get, and it lets them make the decision that is theirs to make.

What not to do

Do not give legal advice. Do not tell a client that AI-generated work is safe, or that it is protected, or that training was lawful. Say what you did, say what is unsettled, and recommend they take advice if the stakes justify it.

Do not assume a rule from one country applies in another. The divergence here is unusually large, and the jurisdiction that matters may be the client's, not yours.

The limitation

The honest limitation of this lesson is its subject. Positions are being taken by courts, legislatures and copyright offices continuously, and some of what is described here will have moved by the time you read it. Any specific case outcome cited today may be reversed on appeal, and any statutory position may be amended.

That is not a reason to avoid the tools or to pretend the question is simple. It is a reason to build the habits that survive whichever way it resolves: human authorship where ownership matters, disclosure in writing, no promises you cannot keep, and a record of what you did — all of which are good practice independent of any court.

BEFORE YOU MOVE ON

A client wants an exclusive brand mark and is happy for generative tools to be used. Why should the designer keep substantial documented human authorship in the mark regardless of which way the legal questions resolve?

A. Because providers' commercial terms generally prohibit using generated output in a trade mark, so human authorship is required by the tool's own conditions.

B. Because clients are entitled to disclosure, and documented human work is what makes an honest disclosure possible when the question is asked later.

C. Because in systems holding that purely generated material lacks copyright, nobody owns it and a competitor may be free to use it.

D. Because unresolved training-data litigation could make generated elements retrospectively infringing, and human authorship insulates the client from that exposure.

CASE STUDY · MODULE 6

The folder from the coaching centre

Kota. A fourteen-year-old coaching centre rebranding before admissions season, with a folder of assets nobody can account for.

The brief was ordinary and the deadline was real: a coaching centre with four branches wanted a refreshed identity, a prospectus and six hoardings, ready before the admissions push in March. The budget was ₹2,10,000. Karan had been recommended by their printer.

The client sent a folder on day one. It contained their existing logo as a 900-pixel PNG, a display typeface as a TTF file, eleven photographs of students in classrooms, and a scan of last year's prospectus.

He asked the question he asks at every kickoff, framed as a scoping question rather than a legal one: are these photographs ones you commissioned, or bought from a stock library, or from somewhere else — and if they are stock, could you send the licence so I know what we can use them for?

The answers, over two days, were a problem.

The logo had been drawn in 2011 by the founder's nephew, who was now a software engineer in Pune. There was nothing in writing. Under the default rule the nephew might still own the copyright in the artwork, and the centre might have only an implied licence to use it. Karan was about to redraw and extend that mark across hoardings the size of a wall.

The typeface had been downloaded from a font aggregation site. Nobody knew which licence. A search found it listed as free for personal use, with a commercial licence sold separately by a small foundry. A hoarding is about as commercial as use gets, and the face was detectable in any published PDF.

Six of the eleven photographs were of identifiable students, taken by a staff member at a previous year's result celebration. No releases. Three more had been downloaded from a stock site by a former marketing executive who had left; there was no receipt and no account. Two were genuinely theirs, taken by the current administrator, of empty classrooms.

So Karan had a decision with a cost on both sides.

Saying nothing was entirely possible and extremely common. The material had been supplied by the client, his terms carried an indemnity clause for client-supplied material, and the probability of anyone noticing was, honestly, low. Raising it meant delivering bad news in week one, adding cost to a budget that was already agreed, and risking the deadline the whole project was built around.

Saying it meant being the supplier who caused a problem before the work had started. He was also aware that an indemnity from a coaching centre is worth what the coaching centre is worth, and that if a demand letter arrived it would go to the client and be forwarded to him, as the person who put the image in the layout.

There was a second conversation he had to have, and it was the one clients find most surprising. The centre believed that commissioning a logo meant nobody else could use it. That belief merges two entirely separate systems. Copyright arises automatically in the artwork and stops somebody copying the drawing; a trade mark protects a sign used in trade, by class and by territory, and only the client can obtain one through a registration process. Karan supplies the first and cannot supply the second.

Their proposed name was also a common Hindi word used by at least two other coaching businesses he found in ten minutes of searching free public trade mark databases and ordinary image search. He put the recommendation in writing, in the quote and again at handover: the design is original work and not copied from any existing mark; he is not able to carry out a clearance search or advise on registrability; and before they spend on six hoardings and four branch fascias they should pay a trade mark attorney for a search. That sentence is honest, it is genuinely useful to them, and it is what he would want to be able to point at if a conflict emerged in two years.

The last item was the one with the money on it. Six hoardings and eight thousand prospectuses is production at volume, which is where a typographical error stops being a correction and becomes a reprint. His terms capped his liability at the fee and excluded consequential loss, and he sent the final artwork with an explicit request: check every detail including the phone numbers, the branch addresses, the fee table and the spelling of every teacher's name, and reply confirming this is approved for print. He read the numbers aloud backwards himself anyway. One branch telephone number was wrong.

> **STOP HERE**
>
> Before turning the page: what would you have done, and what would it have cost if you were wrong? Write it down. The point of the next section is to compare.

WHAT HAPPENED

He wrote one email, factual, with priced options against each item rather than objections.

For the mark: a one-paragraph assignment for the nephew to sign, which he drafted in plain language and the founder sent that evening. The nephew signed it within a day and seemed pleased to be asked.

For the typeface: two routes. Buy the foundry's commercial licence at about ₹9,000, or move to an open licensed face under the SIL Open Font License that the centre's own staff could install, embed and hand to any printer without a seat count. He showed both set at hoarding size and at 8mm. They took the open face, which also solved a problem nobody had raised — four branch managers producing their own WhatsApp notices in Word.

For the photographs: the six with identifiable students needed releases, which for anyone under eighteen meant a parent or guardian signing. He supplied a one-page form. The centre got four back and dropped the other two. The three orphaned stock images were replaced, one with a licensed image at ₹1,400 and two by a half-day shoot the administrator did with a phone on a tripod, at no cost, in the actual classrooms — which looked better than the stock and was the thing an admissions parent wanted to see anyway.

Total added cost: about ₹1,400 and four days. The deadline held. Two years later a rival centre in the same market was contacted by a foundry over the same aggregation-site typeface and paid a settlement, which is when the founder rang Karan to thank him.

Karan's terms already had an indemnity clause for client-supplied material. Why was that not enough?

Because an indemnity allocates responsibility rather than guaranteeing recovery: it is worth exactly what the indemnifying business is worth, and a demand letter would still arrive at the client and be forwarded to him as the person who placed the image. The clause is necessary and not sufficient. The working half is asking at kickoff where each asset came from and keeping the email in which they told you, which catches the obvious cases — which are most of them — before anything is produced.

The client's own logo turned out to be the most awkward item. Why does a mark drawn by a founder's nephew create a real problem?

Copyright in artwork arises with the person who made it, and in the absence of a written assignment the nephew may still own it while the centre has only an implied licence to use it. Redrawing and extending it produces derivative work from something of uncertain ownership, across hoardings, at the exact moment the business is becoming more visible. Nothing usually comes of it; the occasions it does are the occasions when the stakes are high, which is why the question belongs at kickoff and the answer belongs in writing.

He offered an open licensed typeface instead of buying the foundry licence. Why is that better practice rather than a cheaper compromise?

Because the licence has to survive the client's own use, not just his. A desktop licence bought by the centre would not cover four branch managers producing notices, would not cover a webfont, and might not cover a mark they later try to register. An open licensed face under the SIL Open Font License can be installed, embedded, served and handed to a printer with no seat count, which is the honest answer for a business that will never buy a foundry licence and would otherwise use one without paying for it.

MODULE 6 · TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record: answers and the reason behind each are at the back. If two questions from the same module go wrong, re-read that module before the exam rather than after.

1 Copyright arises automatically in original work. What does it protect?

A. The expression, not the idea, style or technique
B. The idea behind the work, once it is fixed in some tangible form
C. The style, provided it is distinctive enough to be recognised by others
D. Everything you made, including names, titles and short phrases

2 A licence has four independent dimensions, each of which is a price lever. Which four?

A. Fee, deadline, number of revisions and delivery format
B. Ownership, credit, confidentiality and portfolio display rights
C. Print, digital, broadcast and merchandise
D. Medium, territory, duration and exclusivity

3 For which deliverable is a full assignment of copyright the right answer rather than a licence?

A. A commissioned illustration used on one product line
B. A logo
C. A photograph shot for a single seasonal campaign
D. A repeating pattern designed for one season's packaging

4 A client commissions a logo and asks you to confirm that nobody else can use it. What can you honestly do?

A. Warrant that the mark is original and clear of any conflicting rights
B. Register the mark on the client's behalf before delivering the artwork
C. Recommend a clearance search in writing, and warrant nothing about it
D. Search the public databases yourself and confirm the mark is available

5 A client sends photographs for a packaging job. What is the half of the protection that actually works?

A. Ask at kickoff where each asset came from, and keep the reply
B. Rely on the indemnity clause, which allocates the risk to them
C. Run a reverse image search on every photograph they supply to you
D. Refuse to use client-supplied photography in commercial artwork at all

6 A client wants to know what they will own in an asset you produced partly with a generative tool. What can you promise?

A. That it is safe to use, because the provider indemnifies its output
B. That generated assets are protected in the same way as drawn ones
C. That the training-data question has been settled in the client's favour
D. Nothing exclusive about a purely generated element

MODULE 7

Income that is not hours

Selling time has a ceiling you can calculate: billable hours times rate, and both terms have limits that arrive around year four. The alternatives are not passive, and each has a threshold below which it returns nothing at all — a productised service pays within weeks, a digital product needs an audience that takes a year, stock needs a library that takes three. This block works the arithmetic of each, in the order they can actually be attempted.

> **BY THE END OF THIS MODULE YOU CAN**
>
> Choose and build a second income stream on evidence rather than hope — calculate your own hours ceiling from measured billable time, productise a service you have already delivered five times, size a product honestly as audience times conversion times price less the platform's cut, and allocate one defended day a week to a single channel until it passes its threshold — and say for any channel what its threshold is, when its first money arrives, and what it costs to maintain once built

65 · 9 min

Calculating the ceiling

THE ONE THING TO KEEP

Billable time runs at roughly half to two-thirds of working time, so your ceiling is about a thousand hours a year times your rate — and the strongest argument for non-hourly income is not the money but that it buys the ability to refuse a bad project, which raises the rate anyway.

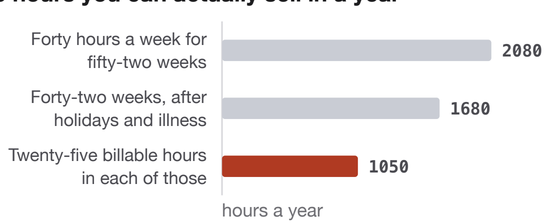
Do the multiplication

Selling your time has a maximum, and it is worth calculating rather than sensing.

Take a realistic number of billable hours. Not working hours — billable ones, after the quoting, the invoicing, the admin, the marketing and the unpaid revisions. For most independent creatives who track honestly, billable time runs at somewhere between 50% and 65% of working time, and the higher figure is unusual.

So: perhaps 25 billable hours in a good week, 42 working weeks after holidays, illness and the quiet fortnight in August. That is around 1,000 billable hours a year. Multiply by your rate. That number is your ceiling, and the only ways to raise it are to charge more per hour or to work more hours.

The hours you can actually sell in a year



Multiply the last figure by your rate and that is the ceiling. Charging more raises it until the market stops you; working more raises it until your body does, and both limits tend to arrive around year four.

Charging more works, and it has a limit set by your market. Working more hours works, and it has a limit set by your body. Both limits arrive, usually somewhere in year four or five, and the experience is of running hard and not moving.

What the alternatives actually are

The phrase "passive income" should be treated with suspicion, because almost none of it is passive. What exists is income **decoupled from hours**: work you do once that can be sold more than once.

Five real categories:

Products. Templates, presets, brushes, typefaces, 3D assets, stock imagery, sample packs. Made once, sold repeatedly.

Teaching. A workshop or course, prepared once, delivered to many. Prepared once and delivered repeatedly if recorded.

Licensing. The same artwork licensed to several clients in non-overlapping markets, or renewed over time.

Audience-supported work. Patronage, subscriptions, commissions from people who follow the work.

Other people's hours. Subcontracting or employing, so revenue is no longer bounded by your own time.

Each has a completely different cost structure, failure mode and time to first income, which is why treating them as one idea — "I should do something passive" — produces nothing.

The honest arithmetic of a product

This is where optimism does the most damage, so use real structure.

Revenue is **audience × conversion rate × price**, minus the platform's cut.

Conversion rates for creative digital products sold to an existing audience are typically in the low single digits — commonly cited figures sit around 1% to 3%

of an engaged audience over a launch period, and cold traffic converts far below that. So:

- 2,000 engaged followers, 2% conversion, priced at 15 units of currency: about 600 in revenue before fees.
- The same product with 200 followers: about 60.

That is the whole mechanism, and it explains the pattern everybody observes. Products do not fail because they are bad; they fail because there was no audience, and the audience is the slow part. A product launched to nobody earns nothing however good it is.

Which reverses the usual order of work. The thing to build first is not the product.

Time to first income

Rough, honest expectations:

- **A productised service** — a fixed-scope offering sold to the clients you already have — can earn within weeks. Fastest by far.
- **Teaching** can earn on the first delivery, within a month or two.
- **A digital product** earns in proportion to an audience, which takes a year or more to build from nothing.
- **Stock and royalties** typically take two to three years of accumulating a library before the monthly figure is meaningful.
- **Patronage** follows audience, with the same lag.

Anyone whose immediate problem is money this quarter should start at the top of that list. The bottom half is a two-year project.

The costs nobody counts

A product is not finished when it is made. It has ongoing costs that are real:

Support. Buyers email. They have the wrong software version, they cannot open the file, they want a refund. A product with a few hundred customers generates a steady trickle of correspondence forever.

Maintenance. Software updates break things. A template built for one version of an application stops working, and either you update it or your reviews degrade.

Marketing. A product does not sell itself after launch. Revenue in month six is a function of whether anybody is still pointing at it.

Budget for these before deciding a product is more attractive than client work. Many people find that an honest accounting puts their effective hourly rate on a small product below their client rate — which is fine if the point is diversification, and disappointing if the point was escape.

Where the real advantage is

The strongest argument for non-hourly income is not the money. It is **what it does to your client work.**

A freelancer with 20% of income from other sources negotiates differently. They can refuse a bad project, hold a price, survive a quiet quarter, and wait for a better client. That changes the quality of the client work, which raises the rate, which raises the ceiling anyway.

Judged that way, a product earning a modest monthly amount is doing more than the figure suggests — it is buying the ability to say no, which is the most expensive thing in the trade.

The limitation

None of this is escape, and the "make once, sell forever" framing is the most misleading idea in the field. Every category above requires continuous work: products need support and updates, courses need re-recording as tools change, an audience decays without feeding, and licensing needs a record and a renewal conversation.

What changes is the *relationship* between effort and income, not its existence. That is a genuine and valuable difference, and it is smaller than it is usually sold as — which is worth knowing before you spend three months building something for an audience you have not got yet.

BEFORE YOU MOVE ON

A freelancer works 45 hours a week and assumes she is billing most of them. She tracks properly for a month and finds 24 billable hours a week. Which conclusion follows?

A. Her ceiling is about half what she assumed, so a rate rise would have a larger effect on annual income than she expected.
B. She is spending too much time on unbillable work and should aim to raise her billable proportion toward 90%.
C. She should switch to hourly billing so the administrative time around each project becomes chargeable rather than absorbed.
D. She should work longer weeks, since the gap between working and billable hours means the day still has capacity in it.

66 · 9 min

The same work, with edges

THE ONE THING TO KEEP

A fixed scope, fixed price, fixed timeline version of work you have already done five times removes the quoting cycle and makes your growing efficiency pay you instead of the client — but it only holds if the extras have published prices rather than a negotiation.

The fastest thing on the list

Of everything that decouples income from hours, this is the one that can earn within a month and needs no audience, no platform and no new skill. It is also the least discussed, because it is not exciting.

A productised service is a **fixed scope, fixed price, fixed timeline** offering. Not "brand design, from X depending on requirements", but:

> ***Menu refresh.*** *Your menu redesigned and set for print, up to four pages, two rounds of changes, press-ready PDF and a version for your delivery listings. Five working days. ₹18,000.*

Same work you already do. Different packaging, and the difference changes several things at once.

Why it works

It removes the quoting cycle. A bespoke project costs you a call, a proposal and two follow-ups before anyone pays. A productised service costs a page on your site and one email. Across a year that is weeks of recovered time.

It makes the buying decision small. A client facing an unknown price and an unknown process delays. A client facing a fixed price, a fixed scope and a stated turnaround can decide in ten minutes.

It makes you efficient in a way that pays you. The fifth time you do the same defined job, you have a process, a file structure, a checklist and a set of decisions already made. A bespoke project that gets faster earns you nothing extra if you charge hourly. A fixed-price product that gets faster raises your effective rate every single time.

It attracts a different buyer. People who do not know how to commission creative work — which is most small businesses — can buy a product. They often cannot buy a process.

Choosing what to productise

Look at your own records. The job you have done more than five times, that took roughly the same effort each time, with roughly the same deliverables, is the candidate. It is usually unglamorous, and that is fine.

Three tests:

Is the scope genuinely boundable? Some work is not. A full brand identity resists productisation because the variation between clients is the job. A social media template set, a menu, a pitch deck cleanup, a press-ready artwork conversion, a photo retouch batch, a logo file pack — these have edges.

Is there recurring demand? One person wanting it is a project. A pattern in your enquiries is a product.

Can you describe it in one sentence a non-designer understands? If the description needs paragraphs, the scope is not tight enough yet.

Writing the offer

Four things, in plain language:

1. **Exactly what they get**, itemised, with numbers. "Up to four pages." "Three social sizes." "Two rounds of changes."
2. **Exactly what they must supply**, and by when. This is the dependency list, and without it the fixed timeline is fiction.
3. **The price**, stated.
4. **The turnaround**, stated in working days from receiving their material.

Then the boundary, in one warm sentence: "Anything beyond this — extra pages, additional languages, photography — I am happy to quote separately."

Pricing it

Price from your own measured hours on the last several instances, multiplied by your rate, plus a margin for the ones that go badly — because some will, and a fixed price means you absorb them.

Do not price it as a discount for being standardised. Clients are not buying a cheaper version; they are buying certainty, which is worth something to them. The efficiency gain belongs to you, as payment for having taken the fixed-price risk.

One useful check: if your effective hourly rate on the product is below your normal rate after three deliveries, the scope is too loose or the price is too low. Fix the scope first.

Where it fails

Scope leakage. The whole thing depends on the edges holding. The fifth client asks for one extra page, you say yes, and now the product is a project with a fixed price. The remedy is a priced add-on list published alongside it, so extras have a number rather than a negotiation.

Productising the wrong thing. Work that genuinely varies cannot be fixed-priced without either over-charging the simple cases or losing money on the complex ones. If you cannot predict the effort within about 30%, it is not a product.

Deciding this is now the whole business. A productised service is usually a floor and a lead source, not a replacement for your best work. Several people build one, watch it fill their calendar with small repetitive jobs, and find they have constructed a factory they did not want. Cap how much of your capacity it consumes.

The route into better work

The under-appreciated benefit: a productised service is an excellent first transaction with a client who is not yet ready to commission properly.

A shop owner buys a menu refresh for a modest fee. It goes well. Six months later she needs the shopfront, the packaging and the delivery bags, and she is no longer buying from a stranger. The small fixed product was the introduction, and it did the work that a proposal and three meetings would otherwise have done, while being paid rather than speculative.

Selling it

It lives on one page on your site, with the price visible, and in your replies to enquiries that are too small for a bespoke project. It is exactly what you send to the person whose budget is a fifth of your usual quote — instead of a discount or a decline, an honest, complete, smaller thing they can afford.

Past clients are the best market. An email describing the new fixed offering to thirty people you have worked with converts better than any amount of cold promotion, because they already know what your work is like.

The limitation

A productised service does not scale by itself. It is still your hours, delivered more efficiently, and there is still a ceiling — a higher one, reached later, but a ceiling.

It also has a quality risk worth naming: repetition is how craft decays. Doing the same bounded job two hundred times makes you fast and can make you narrow. The people who sustain this well use it as a reliable base underneath more ambitious work, not as the whole diet.

BEFORE YOU MOVE ON

Why does a fixed-price productised service reward getting faster, when hourly billing for the same work does not?

A. Because fixed prices are set above the market rate, so the margin is larger to begin with and efficiency compounds a bigger number.

B. Because the client is buying a defined deliverable rather than your time, so hours saved stay with you as a higher effective rate.

C. Because repeating the same job builds a process and a checklist, which reduces errors and therefore the unpaid rework that erodes an hourly rate.

D. Because fixed-price work can be delivered early, and early delivery lets you take on more projects in the same period than an hourly schedule allows.

67 · 10 min

Audience times conversion times price

THE ONE THING TO KEEP

Creative digital products convert an engaged audience at low single-digit percentages, so the audience is the binding constraint rather than the product — and a marketplace commission of 30% to 50% is rent on their traffic, which is worth paying only while you have none of your own.

What actually sells

Digital products for creative markets fall into a few reliable categories, and the ones that sell share a property: they save the buyer a specific, identifiable amount of work.

Templates — presentation decks, social layouts, CV and invoice layouts, editorial grids, packaging dielines. **Presets and LUTs** — colour treatments for photography and video. **Brushes, textures, patterns** — raw material for other people's work. **Typefaces** — a long-term asset if you have the skill, with a brutal quality bar. **3D assets and models** — strong recurring demand from a market with real budgets. **Sample packs and sound effects. Print files and templates** for planners, wall art and stationery.

The unifying test is not how beautiful the product is. It is whether a buyer can name what it saves them: two hours of setting up a grid, an afternoon of colour grading, a week of drawing a typeface.

The arithmetic, honestly

Revenue is audience times conversion times price, less fees. For creative digital products, conversion from an engaged audience over a launch typically runs in the low single-digit percentages, and traffic from a marketplace search converts far lower.

Which means price matters less than most people think and audience matters more. Doubling your price and halving your conversion leaves you where you started; doubling your audience does not.

A second piece of arithmetic that catches people: **marketplaces take a substantial share.** Commissions on creative asset marketplaces commonly sit somewhere between 30% and 50% for non-exclusive sellers, sometimes with sliding scales based on exclusivity or sales volume. Selling through your own storefront costs you payment processing of a few per cent plus a platform fee, and costs you all the discovery. Those are the two real options and the trade is traffic against margin.

Which to choose

Sell on a marketplace when you have no audience. You are renting their traffic, expensively, and it is the only way a product with no following gets seen. Treat the commission as a marketing cost rather than a theft.

Sell from your own store when you have an audience that will arrive because you told them. The margin difference is large enough to matter, and you keep the customer relationship, which is the actual asset.

Do both where the marketplace permits non-exclusive listing, and direct your own audience to your own store.

Building it so it does not consume you

Three decisions at the start save months later.

Scope the product narrowly. A set of twelve well-made presets beats a set of two hundred, because the buyer's problem is choosing, not quantity. Enormous bundles are hard to make, hard to support, and hard to describe.

Design for the buyer's software, not yours. The single biggest source of support email is a file the customer cannot open — wrong application version, missing font, a feature their edition lacks. State compatibility explicitly on the product page, test in the oldest version you claim to support, and include a plain-format fallback where possible.

Write the documentation before you launch. A one-page PDF covering installation, what is included, and the three questions you can already predict. This is the difference between a product that generates four emails a month and one that generates forty.

Doing it with free tools

The whole pipeline can be free.

Making: GIMP and Krita for raster, Inkscape for vector, Blender for 3D, Scribus for print templates, Audacity for audio, DaVinci Resolve for video LUTs and presets, FontForge for typefaces.

Packaging: a plain ZIP, a PDF readme, a preview image. Nothing exotic.

Selling: the free tiers of the usual creator storefronts handle payment, delivery and tax handling, taking a percentage instead of a subscription. Marketplaces cost nothing up front.

The one thing worth paying attention to is **sales tax on digital goods**, which in many regions must be charged according to the buyer's location. Most storefront platforms handle this for you and it is a specific thing to check before launching, because handling it yourself across dozens of jurisdictions is not realistic for one person.

Launching

Products do not sell by existing. The pattern that works for a first product is unglamorous:

Tell the people who already know you — the mailing list, the past clients, whatever following exists — directly and specifically. Give it a reason to be looked at now, such as an introductory price for two weeks. Show the product solving a problem rather than showing the product. Then keep pointing at it, because revenue in month six depends entirely on whether anybody is still doing that.

The most common failure is a launch week followed by silence, after which the product is treated as a disappointment. Products with steady income are being actively sold a year later.

What to expect

For a first product with a small audience, realistic outcomes are modest — the sort of figures that buy a few weeks of runway rather than a change of life. The second and third products do better, both because the audience grew and because you have learned what your buyers actually want.

The people earning substantially from digital products almost always have several, built over years, with an audience that arrived first. The story of one product transforming somebody's income is real occasionally and is not a plan.

The limitation

A digital product is a business with customers, support, refunds, updates and marketing, not a file you upload. The ongoing obligations are permanent and they arrive whether or not you are busy with client work.

Judge it accordingly: not as escape from client work, but as a second business you are starting alongside the first, with a slow start and a real chance that its effective hourly rate never exceeds what you already charge. The reason to do it anyway is what it buys — diversification, and the negotiating position that comes from not needing the next project.

BEFORE YOU MOVE ON

A designer's preset pack earns very little. She considers raising the price from 15 to 30 to double revenue. What does the arithmetic suggest?

A. Price rises reduce conversion roughly in proportion, so the two effects cancel and revenue stays close to where it was.
B. Doubling the price will roughly double revenue, since buyers of creative tools are not price-sensitive at these amounts.
C. The binding constraint is audience size, so the price experiment is unlikely to matter much either way.
D. A higher price signals higher quality, so conversion may rise rather than fall and revenue could more than double.

68 · 9 min

Two years ahead is enough

THE ONE THING TO KEEP

You need to be two years ahead of the learner and able to remember being where they are, and the most profitable teaching is usually to the people who buy creative work rather than to peers — because they have budgets and you end up in front of thirty potential clients who just watched you be competent.

The fastest non-client income

Teaching pays sooner than any product, needs no audience if you partner with someone who has one, and improves the work you already sell. It is also the option most creatives dismiss, usually with "I'm not qualified" — which misreads what a learner needs.

You do not need to be the best in the field. You need to be **two years ahead of the person you are teaching** and able to remember being where they are. The world expert is often a worse teacher for a beginner, because they have forgotten which parts were hard.

Four formats, four economics

A live workshop. Two or three hours, ten to thirty people, online or in a room. Prepared in a few days, delivered once, paid immediately. The best starting point.

A short course. Several sessions over weeks, higher price, more preparation, a cohort that pays attention because they paid more.

A recorded course. Prepared once, sold repeatedly. Highest ceiling, longest lead time, and subject to the same audience arithmetic as any digital product — plus the need to re-record when the software changes.

Teaching at an institution. A college, a polytechnic, a training centre. Modest pay, reliable, and it supplies an audience and a credential you did not have to build.

For a first attempt, the live workshop is almost always right. It is fast, it earns immediately, and it tells you whether people want the subject before you spend six weeks recording it.

Preparation, realistically

The first hour of teaching costs three to five hours to prepare. This falls sharply on repeat deliveries, which is the entire economic argument for teaching the same thing more than once.

The preparation that matters is not slides. It is:

- **One clear outcome.** "By the end you will have prepared a press-ready PDF for a real printer and know what they will reject." Not "an introduction to print."
- **The three things people get stuck on**, from your own experience, addressed directly.

- **Something they do**, not just watch. A person who has not touched anything has not learned anything, and they know it, which affects whether they recommend you.
- **A handout** they keep. It is the thing that gets forwarded, which is how the next cohort finds you.

Pricing

Work backwards from what the session is worth and what the room holds.

A three-hour workshop for fifteen people at a modest per-head price can earn more than a day of client work, for a day of preparation and half a day of delivery — and the preparation is reusable. That is the arithmetic that makes teaching worth it.

Free workshops have one legitimate use: the first one, to test the material and get the first testimonials. After that, charge. Free attendees do not turn up, do not do the exercises, and do not value the material, and the no-show rate on free events is a well-known problem for anybody who has run one.

Finding students without an audience

This is the objection, and it has a straightforward answer: **borrow somebody else's.**

- **Co-working spaces, colleges, libraries, trade associations, chambers of commerce.** All run events, all need speakers, most will take a first-timer.
- **A local business association** whose members need exactly what you know — how to prepare artwork, how to photograph products, how to brief a designer.
- **An existing community** in your discipline: a meetup, a user group, an online community with events.
- **A partner who has a list**, splitting the revenue.

The pitch is one paragraph: the outcome, the length, who it is for, and that you will run it at their venue on their date. Organisers are permanently short of speakers, and the offer is a gift to them.

Teaching the thing you actually do

The most profitable teaching for an independent creative is usually not teaching other creatives. It is teaching **the people who buy creative work** how to do the adjacent thing themselves.

A workshop for small-business owners on photographing their own products, or on what a printer needs, or on how to brief a designer, fills easily, is paid for by people with budgets, and puts you in front of thirty potential clients who have just watched you be competent for three hours.

Teaching peers is more enjoyable and usually pays less, because the audience has less money and more of the skill already.

The tools, free

Slides: LibreOffice Impress or Google Slides. Nobody has ever learned less because of the deck software. **Online delivery:** any of the free-tier video conferencing services handles a small group; check the time limit on free tiers before you schedule two hours. **Recording:** OBS Studio, at no cost, on any platform, with no watermark. **Editing the recording:** DaVinci Resolve free, Shotcut or Kdenlive. **Audio:** a cheap wired microphone matters far more than a good camera. Learners tolerate poor video and abandon poor audio, because listening to bad sound is genuinely tiring. **Hosting a recorded course:** the creator platforms take a percentage rather than a fee; a simple password-protected page with videos works too.

The side effect worth having

Teaching a thing forces you to understand it. Explaining colour separation to twenty people exposes every part you were half-guessing at, because somebody will ask the question you have been avoiding.

Freelancers who teach are, reliably, better at explaining their decisions to clients — which is most of what presenting work consists of. The improvement to your client conversations is a real return, separate from the fee.

The limitation

Teaching does not scale unless it is recorded, and recorded courses are a crowded market with a savage attrition problem: completion rates for self-paced online courses are notoriously low, and low completion means poor word of mouth and weak repeat sales.

Live teaching scales only with your hours, exactly like client work — a higher rate per hour, but the same ceiling. And it takes time away from the practice that gives you something to teach, which is a real cost for anyone still building their craft. The honest position is that teaching is an excellent second income and a poor first one.

BEFORE YOU MOVE ON

A designer runs her first workshop free to test the material. Half the registrations do not attend, and few of those who do complete the exercises. What does this indicate about charging?

A. The workshop content was not compelling enough, and a paid version would have the same attendance problem unless the material improves.

B. Free attendance carries no cost to abandon, so paying is what produces commitment — the free session is a one-off test, not a model.

C. Online workshops have inherently poor attendance, and running it in person would resolve both the no-shows and the low engagement.

D. The session was too long for a free event, and a shorter format would hold the audience she lost partway through the exercises.

69 · 10 min

Cumulative, lagging, and volume-driven

THE ONE THING TO KEEP

Stock income is roughly library size times age, so the first year looks like failure by design — and within a library's quality threshold, volume beats perfection because buyers search for a subject and take the first adequate result, which makes local specificity the strongest advantage most contributors have.

The model, and its real numbers

Stock is the purest version of decoupled income: make an asset, put it where buyers search, and get paid each time somebody licenses it. Photographs, illustrations, vectors, video clips, 3D models, music, sound effects, typefaces.

The mechanism is honest and the numbers are widely misunderstood, so start with them.

Microstock photography and illustration pays a commission on each download, and for contributors without exclusivity the per-download earnings are frequently well under a unit of currency — a few tens of cents is a common experience. A library of a few hundred images typically produces a trickle; meaningful monthly income usually requires a library in the thousands, built over years.

Video footage pays substantially more per licence than stills, and the libraries are smaller because shooting is harder. This is one of the better ratios available.

Music and sound effects vary enormously by library and by whether the licence is per-track or subscription-funded, with the subscription model spreading a pool across contributors by usage share.

3D assets can pay very well per sale, because the buyers are studios with budgets and the production cost is high enough to limit supply.

Typefaces are the highest ceiling and the highest bar: years of work per family, a market that judges quality harshly, and the possibility of a single family earning for decades.

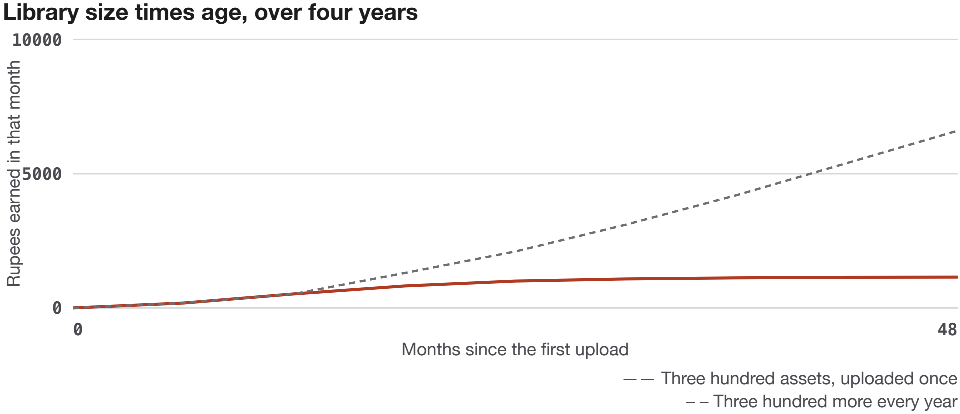
The property that decides everything

Stock income is **cumulative and lagging**. Each asset earns a small amount indefinitely, so income is roughly proportional to library size times age.

Two consequences follow, and both are counter-intuitive.

First, **the first year looks like failure.** Two hundred assets uploaded and a negligible monthly figure is the normal result, not evidence that you are bad at it. People quit at month eight, which is before the mechanism has had a chance to operate.

Library size times age, over four years



The two lines are identical through the first year, which is the year most contributors quit in.
Nothing about that year is a failure; it is a mechanism that has not yet had time to operate.

Second, **volume beats perfection.** Within the bounds of a library's quality threshold, an asset that took four hours and one that took twelve earn similar amounts, because buyers are searching for a subject and choosing the first adequate result. This is uncomfortable for people who came to creative work for craft reasons, and it is the single most important operational fact about stock.

Choosing what to make

The people who earn from stock do not make what they want to make. They make what is searched for and under-supplied.

Search the library for your subject before you produce. If there are 400,000 results for "coffee cup on desk", making another one is arithmetic you will lose. If there are 300 results for an accurately depicted regional business scene, a working practice specific to your country, or a piece of equipment used in an industry near you, that is a gap.

The strongest advantage most contributors have is **local specificity**. Stock libraries are heavily over-supplied with generic Western office imagery and under-supplied with authentic, correctly-detailed material from most of the rest of the world. Buyers in advertising and publishing need it and complain about not finding it.

Keyword honestly and thoroughly. Discovery is entirely search-driven, and an unkeyworded asset does not exist. This is tedious, unavoidable, and it is where many contributors quietly lose most of their potential income.

Exclusivity

Most libraries offer higher commission for exclusive contribution. The trade is straightforward: a larger share of a single channel against a smaller share of several.

For a new contributor, non-exclusive is usually the better bet, because you do not yet know which library suits your material and you are not giving up much. Exclusivity becomes arguable once you have data showing one library produces the overwhelming majority of your sales.

Rejections, and why they happen

Every library rejects submissions, and the reasons are mostly technical rather than artistic: noise at the pixel level, over-sharpening, chromatic aberration, poor keywording, visible trade marks, recognisable people without releases, recognisable property, and "similar content already submitted".

Read the rejection reasons rather than resubmitting. The first hundred submissions teach you the library's technical standard, and after that rejection rates fall sharply.

Releases matter here more than anywhere. An image with an identifiable face and no model release will either be rejected or accepted as editorial-only, which drastically reduces what it earns.

Doing it with free tools

Everything needed is free. **Darktable** or **RawTherapee** for raw processing, **GIMP** for retouching, **Inkscape** for vectors, **Blender** for 3D, **DaVinci Resolve** for video, **Audacity** and open DAWs for audio.

The only genuine equipment constraint is in photography and video, where sensor quality affects whether images pass technical review. Even there, the gap has narrowed: a modern phone shooting raw in good light passes many libraries' standards, and subject choice matters more than equipment for what actually sells.

Keeping the records

Track what you submitted, where, when, and what it earns. Without this you cannot tell which subjects work, which library performs, or whether the whole exercise is worth continuing — and "it feels like it isn't working" is not a basis for a decision about a mechanism that is designed to look like nothing for a year.

The limitation

Stock is a volume business with a long lag, low per-unit returns, and rising supply — including a large and growing quantity of generated imagery, which is compressing prices at the generic end of several libraries and is subject to inconsistent and changing acceptance policies across them.

The defensible position within it is specificity: material that is hard to produce, hard to fake, verifiably real, correctly detailed and genuinely scarce. Generic imagery was already a poor bet before the supply expanded, and it is a worse one now. Treat stock as a slow accumulating asset built alongside other work, not as a plan for this year's income.

BEFORE YOU MOVE ON

A photographer spends twelve hours producing one exceptional image and uploads it. A second contributor spends the same twelve hours producing four adequate images of under-supplied local subjects. Why does the second usually earn more?

A. Libraries rank newer contributors by upload frequency, so the second contributor's account gains visibility that the first does not.

B. Exceptional images are usually rejected for being too stylised for commercial use, while adequate ones pass review more reliably.

C. Per-download earnings are low, so income depends on how many assets can be found by buyers searching for a subject.

D. Buyers licensing stock cannot assess quality from a thumbnail, so craft differences do not affect purchasing decisions at all.

70 · 9 min

Somebody else holds the stock

THE ONE THING TO KEEP

Base cost consumes most of the retail price so margins are thin and volume governs, which means marketplace success runs on searchable text designs while artists selling to their own audience do better on prints through their own shop — and you must order samples, because you never see what the customer receives.

No inventory, and no capital

Print on demand means a platform prints and ships your design onto a physical product only when somebody orders it. T-shirts, posters, mugs, phone cases, tote bags, notebooks, wall art.

The appeal is genuine and structural: no inventory, no capital, no unsold boxes in a room, no shipping to organise, no risk of printing five hundred of something nobody wants. For a creative person with no money, it removes the only barrier that used to make physical products impossible.

The economics are the part that needs stating plainly.

Where the money goes

On a typical print-on-demand item, the platform's base cost — printing, blank garment, packaging — consumes the majority of the retail price. You set a markup on top, and that markup is your margin.

Concretely, and these ranges are typical rather than exact: a t-shirt might have a base cost somewhere around half to two-thirds of a reasonable retail price, leaving a margin per unit that is modest. A poster or an art print often has a better ratio. On marketplace platforms that handle discovery, the royalty rate is lower again because they are also finding the customer.

Two consequences follow.

Volume matters enormously. A margin of a few units of currency per item means hundreds of sales to reach a meaningful figure. This is a different business from selling a digital product at near-100% margin.

Discounting destroys you. Marketplace platforms run frequent site-wide sales, and on some the discount comes out of your royalty rather than their cut. Read that clause specifically, because it determines whether a busy sales period is good news.

The two models

Marketplace print-on-demand — you upload a design, the platform lists it, customers find it through their search. They handle everything and pay you a royalty. Discovery is included; the rate is low; you are competing with millions of designs, many generated in bulk.

Your own storefront with a fulfilment partner — you run the shop, the partner prints and ships. Higher margin, full control of pricing and branding, and you must bring every single customer yourself.

The decision is the same one as for digital products: if you have no audience, you are renting theirs, and the low royalty is the rent. If you have an audience, the storefront is worth several times more per sale.

What sells, and what does not

The uncomfortable pattern: on marketplaces, **text and joke designs outsell artwork**, consistently, because people search for phrases relating to their job, hobby, town, or family role. "Retired teacher" outsells a beautiful illustration, because somebody is searching for the first and nobody is searching for the second.

For artists selling to their own audience, the reverse holds: people buy the work because it is yours, and posters, prints and books do far better than novelty items.

So the honest fork is: compete on search with high-volume, low-craft designs, or sell craft to people who already know you. Trying to sell artwork through marketplace search is the middle position that reliably disappoints.

Quality, which you cannot inspect

The thing you lose is control of the physical object. You never see it, the customer does, and your name is on it.

Order samples of everything you sell. This is the single most important practice in print on demand and most people skip it. Colours shift on fabric, dark garments render differently from light ones, print placement varies, and a design that looks superb on screen can be muddy at 30cm on a cotton blend.

Learn the platform's specifications properly: the printable area, the resolution required, the colour profile, and how their process handles fine lines and gradients. Direct-to-garment printing struggles with very thin strokes and with certain colour transitions in a way that screen printing does not.

Build the files at the specified size and resolution rather than upscaling. Upscaled artwork is the most common cause of poor physical results and of platform rejections.

Rights, which people treat casually

The designs you upload must be yours to use commercially, and the platforms are strict because they are the ones receiving the takedown notices.

The recurring failures are fonts without a commercial licence, stock images used outside their terms — most stock licences explicitly prohibit use as the primary element on merchandise for resale — and, above all, other people's intellectual property. Character names, band names, team names, film quotes, logos. These generate account suspensions rather than warnings, and marketplace accounts are lost permanently this way.

Use open licensed typefaces or draw the lettering. Use your own artwork. Check the stock licence clause about merchandise specifically.

The free path

Inkscape for vector designs and lettering, **GIMP** or **Krita** for raster artwork, **Google Fonts** and the SIL Open Font Library for type that is safe to sell on. Mockups for your product listings can be rendered in **Blender** or built from the platform's own supplied templates.

Setting up a storefront costs nothing up front on the common free tiers; you pay a percentage when you sell.

Realistic expectations

A small number of designs will earn almost nothing. This is normal. Marketplace sellers with meaningful income typically have large catalogues built over years and treat it as a search-and-volume business.

An artist with an existing audience selling prints of their own work through their own shop is playing a completely different and often better game: fewer sales, much higher margin per sale, and customers who came for the work rather than for a search term.

The limitation

Print on demand has no moat. A design that sells can be copied within days, and enforcement across marketplaces is slow and inconsistent. The generic end of the market is also absorbing enormous volumes of bulk-generated designs, which pushes everything toward the bottom on search-driven platforms.

The durable version is the one built on something not copyable: your own audience, your own artwork, your own shop. That is slower to build and it is the part nobody can take, which makes it the only part worth building on.

BEFORE YOU MOVE ON

An illustrator uploads twenty pieces of her artwork to a print-on-demand marketplace and sells almost nothing, while a seller with simple text designs on the same platform sells steadily. What explains the difference?

A. Text designs print more reliably on direct-to-garment equipment, so their listings have better reviews and rank higher in the marketplace.
B. Marketplace sales come from search, and people search for phrases about their job or town rather than for artwork they have not seen.
C. Her royalty rate is lower because artwork is priced higher, and higher-priced items convert worse on marketplaces that run frequent discounts.
D. Twenty designs is far too small a catalogue, and marketplace sellers with meaningful income typically have several hundred listings.

71 · 9 min

One to five per cent

THE ONE THING TO KEEP

Audiences convert to paying supporters at roughly one to five per cent, so patronage is an outcome of years of audience-building rather than a plan — and what converts is access to process and early access rather than promises of additional monthly output, which turn patronage into an obligation that grows heavier as income grows linearly.

Being paid for the work rather than for a job

Patronage inverts the usual arrangement. Instead of a client commissioning a thing, a number of people pay small recurring amounts to support work you were going to make anyway. Membership platforms, subscriptions, tip jars, paid newsletters, commissions from followers.

It suits some practices very well — illustration, comics, music, writing, craft, anything with a visible continuing output — and suits others barely at all. A packaging designer has nothing to post that strangers want to follow.

The arithmetic, which is unforgiving

Start with the honest conversion figures, because this is where hope does the most damage.

The proportion of an audience that converts into paying supporters is typically **somewhere around one to five per cent**, and the lower end is more common. Free-to-paid conversion on newsletters is frequently cited in a similar range.

So, at a modest monthly amount per supporter:

- 10,000 followers, 2% converting, at 5 units a month: about 1,000 a month before fees.
- 1,000 followers: about 100 a month.
- 200 followers: not a business.

This arithmetic explains almost everything about the field. The famous cases have audiences in the hundreds of thousands, accumulated over many years, usually with one piece of work that travelled unusually far. Working backwards from their income to a plan for yours produces a plan with no mechanism in it.

What people actually pay for

Not charity, and not usually exclusive content in the sense people first imagine. The three things that reliably convert:

Access to the process. Work in progress, rough versions, the reasoning, the failures. This is the most consistently effective offer, and it is nearly free to produce because it is a by-product of working.

Early or ad-free access to things that will be public later. Costs nothing to produce and converts well, because it asks people to pay for time rather than for more work.

A small, real connection. Answering questions, a monthly call, naming supporters. Genuine but dangerous — it does not scale, and at a few hundred supporters it becomes a job.

What does not work well is promising substantial additional output every month. It turns patronage into a subscription obligation, and the obligation grows heavier while the income grows linearly, which is how creators burn out on platforms that were supposed to free them.

The platform cut, and the dependency

Membership platforms take a percentage — commonly in the region of five to twelve per cent depending on the plan — plus payment processing of a few per cent. Not unreasonable for what they handle: billing, failed cards, tax, delivery.

The larger cost is dependency. The platform owns the payment relationship and, in most cases, the audience list beyond what it lets you export. Terms change, categories get restricted, accounts get suspended by automated systems, and payment processors impose their own content rules that have removed entire categories of creator income at short notice with no appeal.

The defence is the same one that applies to every platform: **own the email list.** Export it regularly. If a platform disappears tomorrow, an exported list of supporters can be contacted and asked to move. Followers on a service cannot.

Building the audience, which is the actual work

Nobody arrives at patronage with an audience already assembled. The audience is the project, and it takes years.

Three things that make it more likely, stated without pretending it is reliable:

Consistency over intensity. A steady, sustainable output over three years beats a brilliant month. The mechanism is accumulation — each piece reaches a few people, some stay, and the base compounds.

A recognisable thing. Audiences form around something identifiable: a subject, a manner, a voice, a world. Work that is excellent but different every time is harder to follow, because there is nothing to follow.

Giving the good work away. The instinct to hold back the best material for paying supporters is understandable and backwards. The free work is what recruits the audience; the paid layer is access, process and proximity.

The honest risk

Patronage income is emotionally volatile in a way client income is not. It fluctuates monthly, it responds to how visible you have been, it falls when you are ill or take a break — which is exactly when you need it — and supporters cancel for reasons that have nothing to do with you.

It also creates a subtle pressure that is worth naming. An audience that pays develops expectations, and those expectations pull the work toward what already performed. Several creators find they have built an audience for something they no longer want to make and cannot afford to stop making. That is a real occupational hazard, and it looks like success from outside.

Where it fits

For most independent creatives, patronage is not a primary income and should not be planned as one. Where it works well is as a modest recurring layer — enough to cover a fixed cost, a slow month, or the time to make personal work — alongside client income.

The most valuable thing it produces is often not the money but the audience itself, which feeds every other channel: the products, the teaching, the commissions, and the clients who arrive already knowing what your work is like.

The limitation

This is the least reliable option in the whole module. It depends on building an audience, which is slow, partly luck, and not achievable by effort alone — plenty of excellent work never finds one, and some mediocre work does.

Treat it as something to start early, feed consistently, expect nothing from for two years, and be genuinely pleased about if it becomes a meaningful share of income. Any plan whose first step is "build an audience of 20,000 people" is not a plan; it is an outcome described as a step.

BEFORE YOU MOVE ON

An illustrator with 1,200 followers launches a membership offering three new exclusive illustrations every month at a low monthly price. Which problem is she most likely to hit first?

A. The exclusive work will not circulate publicly, so her audience stops growing and the membership has no new people to convert.

B. Her audience is too small for the conversion rate to produce meaningful income, while the monthly obligation applies from day one.

C. Supporters will expect input into what is made, and audience expectations will gradually pull the work toward whatever performed best.

D. Platform fees and payment processing will consume most of a low monthly price, leaving too little per supporter to justify the work.

72 · 9 min

The first person you pay

THE ONE THING TO KEEP

Work out which shortage you have — too much of the work you like, time spent below your rate, or time spent outside the craft — because the management cost is front-loaded and amortises only with repetition, which makes one regular subcontractor worth far more than five occasional ones.

When the work exceeds your hours

At some point the work exceeds your hours and there are only three options: refuse it, raise prices until demand falls, or bring somebody in.

Bringing somebody in is the one that changes the shape of the business, and it changes it in ways that surprise people. The most common outcome of a first hire is that the freelancer earns roughly the same and works more, because they have added management to their week without adding much capacity.

That outcome is avoidable, and avoiding it starts with being honest about what you are actually short of.

What are you short of?

Three quite different shortages, with different remedies.

You have too much of the work you like. Bring in someone at your level for overflow, on a project basis. No management overhead to speak of; you are effectively becoming the agency in somebody else's subcontract arrangement.

You are spending your time on work below your rate. Production, file preparation, resizing, retouching, cutouts, admin. This is the highest-return case, and it is usually the one people leave longest.

You are spending your time on things that are not the craft at all. Invoicing, chasing, scheduling, inbox. A few hours a week of a virtual assistant or bookkeeper returns more than most creative hires, and it is much easier to specify.

Work out which one you have before deciding whom to hire, because hiring a junior designer to fix an admin problem produces two problems.

The arithmetic

For a subcontractor to be worth it, the difference between what you charge and what you pay must exceed the cost of managing them.

Management is not free, and the numbers people use are too low. Briefing, answering questions, reviewing, correcting, and the risk of having to redo it yourself at the deadline — assume this is meaningful on the first few jobs and falls sharply afterwards, provided it is the same person repeatedly.

Which produces a clear rule: **one person you work with regularly is worth far more than five occasional ones.** The management cost is front-loaded and amortises only with repetition. A rotating cast of subcontractors means paying the learning cost every time.

Subcontract before you employ

Employment brings obligations that vary by country and are almost always heavier than people expect: payroll, deductions, notice, leave, sickness, insurance, and a fixed monthly cost that continues through a quiet quarter.

Subcontracting keeps the cost variable, which matches the variability of creative income. For most independent creatives, a small number of trusted freelancers is the right structure indefinitely.

If you do employ, take proper local advice first. Classification rules — whether somebody is genuinely a contractor or is legally an employee — are enforced in most countries, and getting it wrong creates back-liabilities for taxes and entitlements. Working consistently, full-time, under your direction, with your equipment, for a long period, tends to look like employment regardless of what the paperwork calls it.

The paperwork you need with a subcontractor

Three things, and they are short.

Rights assignment. They must assign to you the copyright in what they produce, so you can pass it to the client. Without this, you cannot deliver what you promised, and neither of you will notice until it matters.

Confidentiality. They are seeing your client's material.

Payment terms, and whether they depend on your client paying. Be honest here. Making a subcontractor wait for your client's payment passes your risk downward; paying them on your own terms regardless is better practice and costs you cash flow. Whichever you choose, say it before they start.

Also agree the boundary: are they permitted to approach your client directly? Reasonable either way, and it must be explicit, because the alternative is a discovery.

Briefing, which is the actual skill

Most subcontracting failures are briefing failures. The freelancer assumes shared context that does not exist, receives something wrong, and concludes that delegation does not work.

What a usable brief contains: the outcome, the constraints, the file specifications, examples of what good looks like, the deadline, what to do when stuck, and — most importantly — **the things that are not obvious**. The client hates a particular colour. The printer needs a specific bleed. The name is spelled unusually.

Give a small paid test first, on something real but low-risk. It costs one small fee to learn whether somebody is reliable, which is cheap compared with finding out on a deadline.

What you remain responsible for

Everything. The client contracted you; a subcontractor's error is your error as far as they are concerned, and saying otherwise damages you more than the mistake did.

Which means you review before delivery, always, and build the review time into the schedule. A delegated task that arrives the evening before the deadline has not been delegated; it has been gambled on.

Telling the client

Norms differ by market. Many clients assume and accept that a freelancer uses collaborators. Some have confidentiality requirements that prohibit it without consent, and some contracts forbid subcontracting outright.

Read your own contract, and if in doubt say something neutral and unapologetic: "I work with a retoucher on larger jobs — everything comes through me and the confidentiality terms apply to them too." Clients rarely object. What damages trust is discovering it.

The limitation

Delegation raises your ceiling and it does not raise your income proportionally, because the margin on somebody else's hours is thinner than the margin on your own and the management time comes out of your billable hours.

It also changes the job. Time spent briefing, reviewing and coordinating is time not spent making, and some people discover — often several years in — that they have successfully built a business around work they no longer do. That is a legitimate outcome and a bad surprise. Worth deciding on purpose, before the second hire rather than after the fourth.

BEFORE YOU MOVE ON

A designer uses a different freelance retoucher on each of five projects to keep her options open. Each job needs extensive briefing and correction, and she concludes delegation does not work for her. What has she actually demonstrated?

A. That retouching is too specialised to delegate without a detailed written specification, which she should produce once and reuse across suppliers.
B. That she is briefing poorly, since a good brief should allow any competent freelancer to deliver correctly on a first attempt.
C. That she paid the front-loaded learning cost five times and never reached the repetition where delegation becomes cheaper.
D. That she should have employed someone rather than subcontracting, since only an employee accumulates enough context to work without correction.

73 · 9 min

A different job with the same name

THE ONE THING TO KEEP

Hiring staff replaces variable costs with fixed ones, makes utilisation the governing number and makes sales a permanent job, which is why the middle positions — regular subcontractors, a collective, or staying one person at a higher rate — are under-used rather than lesser.

The step that looks like the next one

There is a step that looks like the natural next one and is actually a change of profession. A freelancer with more work than hours hires two people, takes an office, and becomes a small studio.

The work you do afterwards is not a larger version of the work you did before. It is a different job: selling, resourcing, reviewing, managing, and carrying a fixed monthly cost that does not care whether this quarter was good. Many people who take the step are good at it and glad. Many take it because it seemed like the only direction available, and find two years later that they have stopped making anything.

It is worth treating as a decision rather than a progression.

What changes, concretely

Fixed costs replace variable ones. Salaries, rent, software seats, insurance. A freelancer's costs fall to nearly nothing in a quiet month. A studio's do not, which means the quiet month is now a loss rather than an inconvenience. This single change is what makes a studio feel different to run.

Utilisation becomes the governing number. With staff, the question is not whether you are busy but whether they are. Paying three people through a slow six weeks is the thing that ends small studios, and it arrives with very little warning.

Sales becomes a permanent job. A freelancer can stop looking for work when busy. A studio cannot, because the pipeline has to be full before the current work ends or there is a gap with a payroll in it. Someone has to do this continuously, and it is usually you.

Your role becomes review rather than production. The work goes out under the studio's name and is made largely by other people. If the reason you became independent was to make things, this is the cost, and it is not recoverable by good intentions.

Cash flow becomes the constraint. A studio pays salaries monthly and gets paid by clients on their own schedule. The working capital required to bridge that gap is real money, and it is the most common hidden reason small studios fail while appearing profitable.

The middle positions

The choice is not binary, and the middle options are under-used.

A freelancer with regular subcontractors. Capacity scales with demand, costs stay variable, no payroll. For most people this is the right permanent structure, and it handles projects considerably larger than one person.

A collective. Several independents sharing a name, a site and referrals, each invoicing separately. Presents as a larger entity to clients without any of the employment mechanics. It requires unusual trust and clear rules about money, and where it works it works very well.

A partnership with one complementary person. Often one who sells and one who makes. Halves the loneliest parts, and it fails for the same reasons other partnerships do — get the shares, the exit, the decision rights and what happens if one person leaves written down at the start, while everyone is friendly.

Staying deliberately one person and raising the rate. A single experienced practitioner charging well and choosing carefully can earn more than the owner of a six-person studio, with none of the risk and a fraction of the administration. This is a legitimate ambition rather than a failure to grow, and it is chosen by many of the best people in the field.

The questions worth answering honestly

Before hiring the second person, four of them.

Do you want to be managing? Not "can you" — do you want to spend most of your week on other people's work, development, morale and problems. Some people find this deeply satisfying. Some are miserable and do not admit it for three years.

Is the demand durable or is this a good year? Building fixed costs on top of one unusually busy period is the classic error. Look at eighteen months, not six.

Do you have the working capital? Enough to cover several months of salaries with no revenue. If the answer is no, the first bad quarter is existential.

What is the actual goal? More income? More ambitious work? Not turning down projects? Each has different answers, and for several of them growing a studio is not the best route.

If you do it

Grow slower than the work suggests. Subcontract past the point where it feels tight, and hire only when the same overflow has been continuous for many months.

Hire the shortage, not a copy of yourself. The first hire is often best spent on production or project management rather than on another senior version of you, because it frees more of your time per unit of cost.

Keep making something yourself, deliberately and on purpose, or the craft will go. It goes quietly and it takes about two years.

Going back

Worth saying plainly: shrinking is not a failure. Plenty of people run a studio for some years, discover the job they have is not the one they wanted, wind it down and return to working alone at a higher rate with better clients and a much better contacts list.

The studio years were not wasted in that case. They produced the reputation, the network and the experience that make the solo practice good. Treating a wind-down as a defeat keeps people in a structure they have already decided against, which is the more expensive mistake.

The limitation

This lesson cannot tell you which to choose, because the right answer depends on what you want from your working life rather than on any business arithmetic. Both routes are viable, both are common, and both are full of people who are content.

What it can say is that the decision deserves to be made explicitly, with the fixed-cost arithmetic in front of you and the honest answer to the question about managing. Drifting into a studio because the work arrived is how people end up running something they never chose.

BEFORE YOU MOVE ON

A studio owner's accounts show a profitable year, but she is repeatedly unable to pay salaries without borrowing. What is the most likely explanation?

A. Her utilisation is too low, so billable output does not cover the payroll even though the completed projects were profitable.
B. Her fixed costs have grown faster than revenue, so the profit is real but too small to absorb a month of rent and salaries.
C. Salaries are paid monthly while clients pay on their own schedule, so the business needs working capital that profit does not supply.
D. She is under-pricing projects relative to the staff time they consume, so each job contributes less cash than its quoted margin suggests.

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74 · 9 min

Thresholds, and one at a time

THE ONE THING TO KEEP

Every channel has a minimum effort below which it returns nothing rather than proportionally less, so effort spread across five sits below all five thresholds at once — take one past its threshold with a defended day a week, and set the stopping condition before you start.

Five channels, none of them working

The recognisable failure in this whole territory: a freelancer decides to diversify, and by the end of the year has an unfinished course, twelve stock images, a half-built template, a newsletter with four issues, a shop with two products and a print-on-demand account. Total additional income: negligible. Total time consumed: a great deal, mostly taken from client work and from rest.

Nothing there was a bad idea. The error was the allocation.

Every channel in this module has a **threshold** — a minimum quantity of sustained effort below which it returns nothing at all, not proportionally less. Half a course earns zero. A dozen stock images earns nothing. A newsletter abandoned at four issues has no audience. Effort spread across five channels sits below every threshold simultaneously.

One at a time, to threshold

The productive pattern is serial rather than parallel. Pick one, take it past its threshold, get it to a state where it runs with maintenance rather than construction, and only then start the next.

Rough thresholds, from the lessons in this module:

- **A productised service**: one offering, described and sold to your existing contacts. Weeks.
- **Teaching**: one workshop, delivered three times. A few months.
- **A digital product**: one product, launched properly, to an audience that exists. Months, plus the audience.
- **Stock**: several hundred assets, keyworded. A year or more.
- **Patronage**: an audience in the thousands. Years.

Reading that list in order is also the right order to attempt them, because each one builds something the next needs: the productised service makes money now, teaching builds the audience, the audience makes the product viable, and the product makes patronage plausible.

Thresholds, in the order that funds the next one

Weeks	A productised service, described once and sold to clients you already have
Months	One workshop, delivered three times, to an audience somebody else assembled
A year	One digital product, launched properly, to an audience that exists
A year on	Several hundred stock assets, keyworded honestly
Years	An audience in the thousands, before patronage is a number rather than a hope

Below its threshold a channel returns nothing at all rather than proportionally less, so effort divided across five sits under every one of them at once.

The 80/20 rule with real numbers

A workable allocation for someone whose income is currently all client work: **keep at least four days a week on client work and give one to the new channel**, consistently, for at least six months.

Not "when I have time", which means never, because client work expands to fill whatever is available. A fixed, defended block — the same half-day twice a week — is the only version that survives a busy month, and busy months are exactly when the long-term work matters most.

The corollary is uncomfortable: if you have no capacity for one day a week, you do not have a diversification problem, you have a pricing or a pipeline problem, and the honest fix is in an earlier module.

The test before starting anything

Three questions, answered in writing:

What is the threshold, and can I reach it? Be specific: how many assets, how many subscribers, how many deliveries.

How long until the first money? Compare with when you need it. A channel whose first income is eighteen months away is not the answer to a cash problem this quarter.

What does it cost to maintain once built? Support email, updates, re-recording, feeding the audience. A channel that earns a modest amount monthly and consumes several hours a week of maintenance may be worse than nothing, and this is only visible if you ask in advance.

Knowing when to stop

Set the condition before you start, because judging afterwards is unreliable — sunk effort makes everything look almost-there.

> *"I will upload 300 stock images over nine months. If monthly earnings are below X at that point, I stop and do not upload more."*

Then honour it. The commonest failure is not choosing the wrong channel; it is continuing with one long past the point where the evidence was clear, because stopping feels like admitting the year was wasted.

It usually was not wasted. A failed product taught you what your audience does not want. An abandoned course produced material you can teach live. Take the salvage and move on.

What to keep regardless

Two things are worth maintaining even when a channel is closed, because they feed everything:

The email list. Whoever it came from, however small. It is the only audience you own and it transfers across every channel you might try next.

The records. What you made, what it cost in hours, what it earned. Three years of that data is what makes the fourth decision good, and almost nobody has it, which is why almost everybody's fourth decision is as speculative as their first.

The portfolio view

Over a career, the sustainable shape for most independent creatives is not one income stream and not five. It is roughly: a strong core of client work, one well-developed secondary channel producing a meaningful minority of income, and one slow thing being built in the background.

That structure survives a lost client, funds a quiet quarter, and leaves enough attention for the core work to stay good. Five channels does not; one channel is fragile.

The limitation

None of this is a formula, and the thresholds given here are approximations from common experience rather than measured constants. Some people build an audience in eight months; most take three years. Some products sell from launch; most do not.

What holds regardless of the numbers is the structural point: these channels have minimum viable efforts, effort divided across all of them falls below every minimum, and the only reliable way through is to finish one before starting the next. That is unglamorous advice, and it is the difference between a second income and a year of scattered fragments.

BEFORE YOU MOVE ON

A freelancer gives roughly equal attention to a course, a stock library, a newsletter, a template shop and a print-on-demand account for a year, and earns almost nothing from any of them. Why is 'none of these work' the wrong conclusion?

A. A year is too short a period to judge any of these channels, since stock and patronage in particular take three years to produce meaningful income.

B. Each channel needs a minimum sustained effort to return anything, and a fifth of a year's attention sits below every one of those minimums.

C. She chose five channels that all depend on an audience she did not have, so the common failure is the missing audience rather than the split attention.

D. Income from these channels is lagging and cumulative, so the earnings from that year's work will arrive over the following two years regardless.

CASE STUDY · MODULE 7

The course, or the thing she had already made nine times

Pune. A motion designer with 1,900 newsletter subscribers, an unfinished course, and six spare weeks she can only spend once.

Shalini made explainer videos — ninety seconds to three minutes, script to final render, mostly for software companies and two medical device firms. She charged between ₹95,000 and ₹1,40,000 and delivered about fourteen a year. Her effective hourly rate, measured properly, was ₹1,250.

She was tired of quoting. Every job began with a call, a proposal, two follow-ups and usually a scope conversation, and on her own records that cycle was averaging eleven hours per won project and about four hours per lost one. Across a year it was close to a month of unpaid work.

She had been building a course for seven months: "Motion Graphics for Product Teams", about forty per cent recorded, in a folder she opened roughly twice a month. She had 1,900 newsletter subscribers, collected over three years, who opened at around thirty-eight per cent.

In October a client postponed and she had six clear weeks. She could finish the course, or she could do something else with them.

The course arithmetic, done honestly, was not encouraging. Revenue is audience times conversion times price, less the platform's cut. At 1,900 subscribers, a launch conversion of two per cent — the upper end of what creative digital products do to an engaged list — and a price of ₹4,500, that is 38 sales and about ₹1,71,000 before fees, call it ₹1,55,000 after. Six weeks of work. She would also inherit permanent obligations: support email, re-recording when the software's interface changed, and the fact that revenue in month six depends entirely on whether anybody is still pointing at it. Set against six weeks of client work at her current rate, the course was slightly worse in year one and possibly better over three, with all the uncertainty on the course's side.

The alternative was the thing she had not considered because it was not exciting. Nine of her last fourteen projects had been near-identical: a ninety-second product explainer, one round of script, one storyboard, one round of animation changes, delivered in three weeks, for a company launching a feature. Her hours on those nine had ranged between 62 and 78. She knew the process, the file structure and the objections.

A fixed scope, fixed price, fixed timeline version of that — ₹1,10,000, ninety seconds, one script round, two animation changes, fifteen working days from receiving the brief and the assets — would remove the quoting cycle entirely for that category. And every hour she saved by getting faster at a job she had done nine times would be hers rather than the client's, which is not true of anything she bills hourly.

She had done the ceiling calculation once, a year earlier, and it was the reason any of this was on her mind. Twenty-five billable hours in a good week, forty-two working weeks after holidays and the fortnight in August when nothing moves, is about 1,050 billable hours a year. At ₹1,250 that is a ceiling of roughly ₹13,00,000, and the only two ways to raise it are to charge more, which her market limits, or to work more, which her body limits. Both limits were visibly approaching.

What she had not appreciated until she wrote it down is that the strongest argument for non-hourly income is not the money. A freelancer with a fifth of income arriving from somewhere else negotiates differently: she can refuse a badly-run project, hold a price through a silence, and wait for a better client. That changes the quality of the client work, which raises the rate, which raises the ceiling anyway. Judged that way, a second channel earning a modest monthly figure is buying the ability to say no, which is the most expensive thing in the trade.

She also set a stopping condition before she started, in writing, because judging afterwards is unreliable and sunk effort makes everything look almost-there. The condition was twelve sales of the productised explainer within twelve months. If it reached twelve she would keep it and start the next thing. If it did not, she would stop, take the salvage — the process notes, the dependency list, the add-on price list — and not spend a second year finding out.

> **STOP HERE**
>
> Before turning the page: what would you have done, and what would it have cost if you were wrong? Write it down. The point of the next section is to compare.

WHAT HAPPENED

She spent four of the six weeks productising rather than recording. She wrote the offer as a single page with the deliverables itemised and a published price list for the extras — an extra thirty seconds, a second language, a vertical cut for social, each with a number rather than a negotiation. She listed exactly what the client had to supply and by when, because the fifteen-day promise is fiction without a dependency list. Then she emailed the thirty-one companies she had worked with and the 1,900 subscribers, once.

She sold four in eleven weeks, at ₹1,10,000 each. Three were past clients who had been thinking about it; one was a subscriber who had never spoken to her. Her hours on the four were 71, 66, 58 and 54, which meant her effective rate rose from ₹1,250 to about ₹1,790 by the fourth, entirely because the scope held and the efficiency was hers.

The other two weeks went into the course, and it is still not finished. She now treats it as the third thing in the portfolio rather than the second: client work as the core, the productised explainer as the developed secondary channel, the course as the slow thing being built in the background. Her stated rule is that she will not touch the course again until the explainer offer has sold twelve, and if it has not sold twelve by next October she will stop and say so.

Both options took six weeks. Why did the productised service beat the course on this occasion?

Because of the threshold and the time to first money. A productised service sold to clients who already know you can earn within weeks and needs no audience; a digital product's revenue is audience times conversion times price, and at 1,900 subscribers the audience was the binding constraint rather than the product. The course would also have arrived with permanent maintenance — support, re-

recording, and the marketing that determines revenue in month six — while the explainer offer arrived with a process she had already run nine times.

She published prices for the extras rather than quoting them. What does that protect?

The edges. A productised service only works while the scope holds, and the usual failure is the fifth client asking for one extra thing, getting it, and turning the product back into a project at a fixed price. A published add-on list means an extra thirty seconds or a second language has a number rather than a negotiation, so the boundary is enforced by the page instead of by an awkward conversation each time.

Her effective rate rose from ₹1,250 to about ₹1,790 across four deliveries of the same job. Why would that not have happened on an hourly contract?

Because on an hourly contract the efficiency belongs to the client: getting faster at the same work reduces the invoice. On a fixed price for a fixed scope the hours saved are hers, so the process, the file structure and the decisions already made pay her rather than the buyer. That is the whole structural argument for pricing the outcome rather than the time, and it is why a tool that halves production time halves an hourly invoice and leaves a project fee where it was.

MODULE 7 · TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record: answers and the reason behind each are at the back. If two questions from the same module go wrong, re-read that module before the exam rather than after.

1 How is the ceiling on selling your own time actually calculated?

A. Forty hours a week for fifty-two weeks, multiplied by your hourly rate
B. About a thousand billable hours a year, times your rate
C. Your best month's income, multiplied by twelve months
D. Whatever the busiest practitioner in your city is currently charging

2 Revenue on a digital product is audience times conversion times price, less the platform's cut. Which term is the binding constraint?

A. Price, because a higher price offsets a smaller number of buyers
B. Quality, because a better product converts a larger share of viewers
C. The audience, because conversion is in the low single digits
D. The launch, since most of a product's lifetime revenue arrives in week one

3 What does a productised service pay you that a bespoke project at the same rate does not?

A. Efficiency becomes yours instead of the client's
B. Clients will pay more for a service that carries a published price
C. It removes the need to keep a portfolio current
D. It converts a variable cost into a fixed one, which smooths the income

4 A year of stock uploads produces a negligible monthly figure. What does that usually mean?

A. The keywording was inadequate and the assets are not being found at all
B. The subjects were wrong and the library is heavily over-supplied in them
C. The library's technical review is rejecting most of the submissions
D. It is a mechanism that has not had time to operate

5 You are turning work away and decide to bring somebody in. What decides who?

A. Another designer at your own level, to take the overflow on projects
B. Whichever shortage you actually have
C. A junior, because the management cost is lowest at that level
D. An employee rather than a subcontractor, since loyalty costs less

6 What happens to a second income channel that receives less effort than its threshold?

A. Returns fall in proportion to the effort you were able to give it
B. Returns arrive later, but eventually reach the same total
C. It returns nothing at all
D. It returns enough to justify continuing, but never enough to matter

MODULE 8

Staying in it

Most independent creative careers do not end in a disaster; they end in drift, concentration and exhaustion, each of which was visible in numbers nobody was looking at. This block covers the five figures that tell you what turnover hides, the client who quietly became your employer without the protections, the conditions that actually produce burnout, and the annual half-day that stops a fine year repeating itself indefinitely.

> BY THE END OF THIS MODULE YOU CAN
>
> Keep a practice alive over years rather than months — compute effective hourly rate, utilisation, concentration, pipeline and runway from your own records and act on the specific figure rather than the feeling, end a client relationship cleanly rather than letting it decay, name the structural conditions producing burnout instead of treating it as a motivation problem, defend slots for personal work and learning, and run an annual review that produces three dated decisions — and say why rest is downstream of pricing

75 · 9 min

Five figures turnover hides

THE ONE THING TO KEEP

Effective hourly rate, utilisation, client concentration, pipeline and months of runway describe the mechanisms that turnover conceals — and the effective rate is almost always well below the rate you believe you charge, because the denominator includes quoting, admin, revisions and the trip to the printer.

Turnover tells you almost nothing

The number most independent creatives watch is how much came in this year. It is the least informative figure available, because it hides every mechanism that produced it. Two people with identical turnover can be in completely different positions: one working four days a week with eleven clients, the other working sixty-hour weeks for two.

Five numbers, reviewed quarterly, tell you what turnover cannot. None of them require software beyond a spreadsheet, and all of them come from the project record you close each job with.

Five figures that turnover hides

Effective hourly rate	Invoiced divided by every hour, including quoting and the trip to the printer
Utilisation	Billable hours over working hours; fifty to sixty-five per cent is realistic
Client concentration	The largest client's share, and the largest three together
Pipeline	Agreed work not yet delivered, plus live proposals: the only forward-looking figure
Months of runway	Months rather than currency, because months are what you decide with

Ten minutes a month, and forty once a quarter. Every decision in this course, from raising the price to starting a product, is a guess without these figures and an arithmetic problem with them.

1. Effective hourly rate

Total invoiced, divided by total hours worked — all hours, including quoting, admin, revisions and the trip to the printer.

This is the single most useful figure in the business and almost nobody has it. It is nearly always lower than the rate people believe they charge, often by a third or more, and the gap is where underpricing hides.

Calculate it per project as well as in total. You will find a pattern: certain kinds of work, or certain clients, sit far below your average. That is the information you need for what to stop doing, and it is invisible without the arithmetic.

2. Utilisation

Billable hours as a share of working hours.

For a one-person practice, a realistic figure is somewhere between 50% and 65%. Below that and you have a pipeline problem or an admin problem. Substantially above it and you are probably not doing the business work that keeps next year full, which will show up as a gap in about six months.

The number matters less as a target than as a trend. Falling utilisation with stable income means your rate is rising. Rising utilisation with stable income means you are running harder for the same money.

3. Client concentration

What share of this year's income came from your largest client, and from your largest three.

A single client above roughly a third of income is a risk worth naming; above a half it is the defining fact of the business. This gets its own treatment, because the response is not obvious and the danger is not intuitive.

4. Pipeline

The value of work that is agreed but not yet delivered, and the value of live proposals.

This is the only forward-looking number in the list, and it is the one that predicts the quiet quarter. A comfortable-feeling month with nothing in the pipeline is three months from trouble, and the feeling and the fact diverge exactly when it matters.

Keep it crude. Agreed work, total value. Proposals out, total value. Two figures, updated when they change.

5. Money set aside

Tax reserve, and months of runway in the buffer.

Expressed in months rather than currency, because months are what you actually decide with: how long could you go with no new work before something breaks. That number is what determines whether you can refuse a bad project, hold a price, or take two weeks off.

The monthly ten minutes

Once a month, from your invoice records and your bank:

- Invoiced this month
- Received this month
- Outstanding, and how old the oldest is
- Pipeline value
- Months of runway

Once a quarter, add effective hourly rate, utilisation and concentration.

Ten minutes and forty, respectively. The habit is not about discipline for its own sake; it is that every one of the decisions in this course — raise the price, refuse the client, hire someone, start a product — is a guess without these figures and an arithmetic problem with them.

What to do with an uncomfortable number

The value is in acting on the specific figure rather than reacting to the general feeling.

Low effective rate on a client type — stop taking that work, or productise it so the efficiency pays you.

Low utilisation with a full pipeline — an admin or process problem; find the hours going missing.

Low utilisation with an empty pipeline — an outreach problem, and the most urgent one on the list.

High concentration — the outreach work is now the priority regardless of how busy you feel.

Thin runway — raising the price is riskier than usual, because you cannot afford to lose anyone. Build the buffer before you build the rate.

Keeping it honest

Two ways people quietly corrupt their own records.

Not counting unbilled hours. The free revision, the "quick favour", the long call. Those hours happened and they belong in the denominator, or the effective rate is fiction.

Counting a project when it is invoiced rather than when it is paid. A large invoice at ninety days is not income yet, and a year that looks strong on invoicing can be a cash-flow crisis in practice.

The limitation

Numbers describe what happened; they do not decide anything. A client with a low effective rate might be the one who refers everybody else. A year of low utilisation might be the year you built a product that pays for a decade. Optimising any single figure in isolation produces a worse business.

What the measurements do is remove the guessing from decisions you are making anyway. Most independent creatives run on impressions — busy, quiet, struggling, fine — and impressions lag reality by about a quarter, which is exactly long enough for a solvable problem to become an urgent one.

BEFORE YOU MOVE ON

Two freelancers each invoice the same amount this year. One has rising utilisation and flat income; the other has falling utilisation and flat income. What does each trend indicate?

A. Rising utilisation means better business management, while falling utilisation indicates lost billable work that needs replacing through outreach.
B. The first is working more hours for the same money; the second is earning the same from fewer hours, which means the rate has risen.
C. Both are neutral, since utilisation measures how time is allocated and says nothing about income until it is read alongside the effective hourly rate.
D. The first has improved conversion on proposals, while the second is spending more time on unpaid pipeline work that has not yet produced results.

76 · 9 min

Employment without the protections

THE ONE THING TO KEEP

A client above a third of income has disproportionate influence and above a half determines whether you continue, and the danger arrives before anything goes wrong — your rate stops moving, your standards slip and your portfolio narrows, all while the year feels like it is going well.

What one big client really is

One client providing most of your income looks like stability and is the opposite. You have the insecurity of self-employment — no notice period, no redundancy, no sick pay, no pension contribution, no holiday entitlement — combined with the dependency of employment. You have taken the worst half of each arrangement.

The threshold worth watching is roughly a third. A client above a third of your income has disproportionate influence over your business. Above a half, they effectively determine whether you continue.

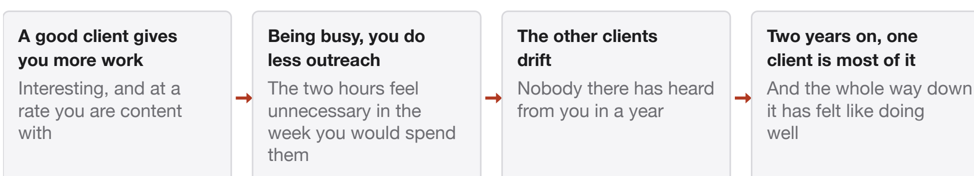
Why it happens without a decision

Nobody chooses this. It assembles itself, and the mechanism is entirely reasonable at every step.

A good client gives you more work. The work is interesting and the rate is acceptable. Because you are busy, you do less outreach. Because you do less outreach, the other clients drift. Each individual month is a sensible response to the situation, and at the end of two years one client is 70% of income and you have not written a new-business email since the summer before last.

The feeling throughout is of doing well, which is the most dangerous part.

How one client becomes most of the income with no decision



Every step is a sensible response to the step before it. It ends when a marketing director changes, and rebuilding a pipeline from a standing start takes three to six months.

What it costs even while it is working

Three costs arrive before anything goes wrong.

Your rate stops moving. Raising prices on the client who is most of your income is a conversation you cannot afford to lose, so you do not have it. Meanwhile your market rate rises without you.

Your standards slip quietly. Scope creep, late payment, rude feedback, a project run badly — you absorb all of it, because the alternative is a fifth of a business. The client is usually not exploiting you deliberately; you simply stop pushing back, and they cannot see that you have stopped.

Your portfolio narrows. Two years of one client's work is two years in one category, one style and one market. When you do need new clients, your evidence points at exactly one kind of buyer.

How it ends

Almost never because of anything you did. A new marketing director arrives with their own agency. A budget is reallocated. The company is acquired. A funding round does not close. Your contact — who was the real relationship — leaves. The category has a bad year.

And it ends fast. A client at 60% of income does not taper; they finish the current project and there is nothing after it. That is when you discover that rebuilding a pipeline takes three to six months from a standing start, and that your runway is shorter than that.

The defence, which has to be scheduled

The only effective response is to keep the controllable channels running while you do not need them, which requires it to be scheduled rather than motivated. Two hours a week, in the diary, during the busiest periods, spent on outreach and on contacting past clients.

This is precisely what nobody does, because the two hours feel unnecessary when the work is flowing. The whole point is that they are unnecessary in the week you spend them and load-bearing in the quarter after the big client leaves.

A useful rule is to keep at least three clients live at any time, even if two of them are small. Not for the revenue — for the relationships, the portfolio variety and the fact that a dormant client is far easier to restart than a stranger is to find.

When the concentrated client is genuinely good

Sometimes the right answer is to accept the risk deliberately. A client at 50% who is well-paying, pleasant and stable may be worth it for a period.

If so, make it an explicit decision with conditions attached:

- The runway buffer goes up, to cover the months it would take to rebuild.
- The two hours a week continue regardless.
- You review it every quarter rather than noticing it annually.
- You do not let the arrangement change your rate discipline with everyone else.

That is a managed risk. What is not managed is the same situation arrived at by drift and never examined.

The disguised version

One further form worth recognising: a single **agency** supplying work from many end clients. It feels diversified because the projects vary, and it is not. If the agency loses its account or restructures, all of it goes at once, and you have no relationship with any of the end clients whose work you did.

Treat an agency as one client for concentration purposes, because that is what it is.

Rebuilding after it happens

If it has already ended, the sequence is fixed and there is no clever version.

Start with the channels that can move fastest: direct outreach, and agencies or studios who might subcontract. Contact every past client, including ones from years ago, with an honest note that you have capacity. Take work slightly below your ideal for a short period to cover the gap, with a defined end to that concession. And rebuild the buffer before you rebuild the rate.

It is a hard three months and it is survivable, and the people who come through it best are the ones who start on day one rather than spending three weeks hoping the client comes back.

The limitation

Concentration is not always avoidable. Some markets are small enough that one or two buyers dominate the region. Some specialisms have few possible clients by nature. A person in a small city working in a narrow field may genuinely have no way to spread the risk.

Where that is true, the defence shifts from diversifying clients to diversifying **income shape** — a productised service, teaching, a product, work in an adjacent category — and to holding a substantially longer runway than somebody with twelve clients needs. The risk cannot be removed, so it gets absorbed instead, and absorbing it requires knowing it is there.

BEFORE YOU MOVE ON

A freelancer works through one agency that supplies projects from a dozen different end clients. She considers herself well diversified. Why is she not?

A. Agency rates are a third to a half below direct rates, so her income is more fragile than the same turnover from direct clients would be.

B. She has no contractual relationship with the end clients, so she cannot approach them directly if the agency relationship ends.

C. One commercial relationship can end all of it at once, so the agency is a single client however varied the projects look.

D. Project variety through an agency is narrower than it appears, since agencies route work to freelancers by specialism and her portfolio will not broaden.

77 · 9 min

Ending it without a decay

THE ONE THING TO KEEP

Freelancers let relationships decay rather than end them, which reads as unreliability and damages more than an honest ending — so try the adjustment first, then finish the current project, give notice, say it once without a list of grievances, and offer a replacement you would not be embarrassed to have recommended.

Ending it is a normal business event

Freelancers rarely end client relationships. They let them decay: slower replies, higher quotes hoping for a refusal, a gradual distance that the client experiences as unreliability. This is worse for both sides than the direct version, and it damages your reputation in a way an honest ending does not.

Ending a working relationship is ordinary. Agencies resign accounts, suppliers decline to renew. It is available to you too, and it is a skill rather than a confrontation.

When it is right

Four situations where the arithmetic or the cost has stopped working.

The effective rate is well below your others, and the scope cannot be fixed. You have measured it, you have tried to restructure it, and the work still pays a fraction of everything else you do.

The behaviour is corrosive. Rudeness, contempt, unreasonable hours, treating you as staff. A client who leaves you dreading your inbox is taking capacity from every other project.

Payment is chronically a fight. Every invoice needs three chases and a phone call. The administrative cost is real and the risk is rising.

They are blocking better work. A large, poorly-paid client occupying half your capacity is the reason you cannot take the interesting project. This is the hardest case to see, because the client may be perfectly pleasant.

Try the adjustment first

Most relationships are fixable, and attempting it costs one conversation.

- **Raise the price**, properly, with notice. Some clients accept; those who do were underpaying, and the problem is solved.
- **Reduce the scope** to the part that works.
- **Change the process**: consolidated feedback, fixed review dates, no work without a written brief.
- **Name the behaviour once**, plainly, if that is the problem. "The turnaround times on the last two jobs were not workable for me — I can do this at a week's notice rather than a day's." Some clients genuinely do not know, and adjust immediately.

Do this before ending it. It resolves a good proportion of cases, and the ones it does not resolve are now clearly identified.

Doing it cleanly

Finish what you started. Deliver the current project properly. Do not announce a departure mid-project unless the relationship is untenable, because a half-finished exit is how a normal ending becomes a dispute.

Give notice. For a retainer, whatever the agreement says. For project work, tell them before they plan the next one. A client caught out by your departure the week they were going to brief you will remember it.

Say it once, briefly, without a list of grievances. The temptation to explain is strong and it helps nobody. They cannot fix a relationship you have already ended, and a catalogue of complaints converts a neutral parting into a grudge.

> *"I've been reshaping what I take on, and I'm not going to be the right fit for this work going forward. I'll finish the catalogue as planned and de-*

> *liver everything by the 20th. It's been good working with you, and I'm happy to recommend a couple of people who would suit this well."*

That is the whole message. No reasons, no apology, no opening for negotiation.

Offer a replacement if you honestly can. It is genuinely useful to them and it converts an ending into a favour. Do not recommend someone to a client you are leaving because they are difficult — that is a cost you are passing to a colleague, and colleagues talk.

Hand over properly. Files, working copies, a handover note, answers to the new person's questions. The last thing they remember about you should be that it was easy.

The awkward ones

A friend, or a relative's business. The hardest case, because ending it has social consequences. The workable move is usually to reduce rather than end: hand over the routine work, stay available for the occasional thing, and let the commercial relationship become small enough not to strain the personal one.

A client who has been loyal for years but pays badly. Loyalty is real and it is not a wage. Raise the price with proper notice and let them decide. If they leave, the relationship ended on a commercial fact rather than on a rejection.

A large client you are frightened to lose. Do not end this one until the pipeline is rebuilt. Fix the runway first, then have the conversation from a position where you can mean it.

What it buys

The capacity that comes back is the point, and it is larger than the hours suggest, because a bad client consumes attention outside the hours billed to them.

Almost everybody who ends a difficult relationship reports the same two things: it was less dramatic than expected, and the space filled with better work within a few months. That is not a rule and it is a common enough pattern to weigh against the fear.

The limitation

This is advice from a position of alternatives. Somebody whose entire income is one difficult client cannot fire them, and telling them to hold standards is unhelpful.

In that situation the sequence is the reverse: build the pipeline first, take the runway to a few months, and then have the conversation. The order matters, and skipping to the ending because the advice sounds empowering is how a bad situation becomes an emergency. Ending a client is a decision you earn the right to make, and the earning is the outreach nobody wants to do while they are busy.

BEFORE YOU MOVE ON

A freelancer wants to end a difficult relationship. Her message explains at length that the client's last-minute requests and late payments made the work unsustainable. Why is this worse than a two-line version with no reasons?

A. Detailed reasons give the client grounds to dispute the account of events, which can escalate into an argument about work already delivered.
B. The client cannot fix a relationship already ended, so the reasons only convert a neutral parting into a grudge in a small industry.
C. Naming the behaviour is a conversation to have while continuing to work together, and raising it at the end means she never gave them the chance to adjust.
D. A long message implies the decision is still open to discussion, so the client may respond by negotiating rather than accepting the ending.

78 · 10 min

The empty month was caused by the busy month

THE ONE THING TO KEEP

Keep a fixed two-hour pipeline slot during your busiest weeks, because the month with no work was created by the month with too much.

The lag that produces famine

You cannot market while you are delivering. So a full March means no outreach in March, which means an empty May. When May arrives it feels like bad luck or a soft market. It is neither. It is a lag, and it is completely predictable once you can see it.

The fix is unglamorous: **a fixed slot you keep when you are busy.** Two hours, the same time every week — say Friday afternoon. Twelve specific mails, one portfolio update, one message to a past client. Protect it the way you would protect a client deadline, because that is what it is: the deadline for the work you will be doing in eight weeks.

Past clients are the cheapest pipeline in existence, and almost nobody contacts them. A two-line message six months after a project — no pitch, just "how did the campaign go" — converts better than any cold mail you will ever write.

A pipeline that fits in a spreadsheet

Four columns: who, what, when I last spoke to them, next step.

That is the entire system. Google Sheets or LibreOffice, free, on a phone if that is what you have. The value is not the tool. It is the rule that **"next step" is never blank.** A pipeline dies from vagueness, not from lack of prospects.

Smoothing the money

- **A buffer measured in months of costs, not in a round number.** Three months is the real target. One month is where survival begins. Build it out of the good months, transferred the day the invoice clears, before it becomes spendable.
- **Retainers.** A fixed monthly fee for defined work. Predictable money, and in exchange you take the client's quiet months along with their busy ones. The trap is a retainer whose scope quietly expands until you are working full time for part-time money. Define the monthly scope in writing and review it every quarter.
- **Concentration.** No single client above roughly 40 percent of your income. The mechanism matters more than the number: somewhere past 60 percent you can no longer afford to say no to them, and a freelancer who cannot say no is an employee without any of the protections of employment.

Saying no

The refusals that pay for themselves:

- no budget clarity after two attempts
- "we will pay you out of the profits"
- negotiating the price before the scope exists
- rude in the first week, or contemptuous about the last freelancer they used
- a deadline that requires your weekend, with no rush fee attached

How to do it: short, and without reasons that can be argued with. *"I cannot take this on at that budget. If it changes, come back to me."* Reasons invite negotiation. A decision does not.

The honest difficulty is that saying no is easy when you are full and nearly impossible when you are empty. That is what the buffer is actually for. It does not just cover costs — it buys you the ability to refuse, which is worth more than the money it holds.

Rest, in business terms

Not a wellness paragraph. The thing you sell is judgment, and tired judgment produces work that needs more rounds, which costs you money in a way you can measure.

Put it on the books: an unplanned month away because you burned out costs more than the two weeks you refused to take. It costs the month, plus the clients who went elsewhere while you were gone, plus the pipeline that emptied because Friday afternoon stopped happening.

The concrete version: one day a week entirely off screens. A stop time in the evening that you actually keep. Holidays announced to clients in advance and in writing, so they plan around you rather than resent you. And do not reply at one in the morning — every message you send at that hour teaches a client what to expect from you, and they will expect it.

Burnout is a business risk

Treat it the way you treat a laptop failure: predictable, expensive, and worth insuring against. The insurance is a capacity limit you set in advance, a cash buffer, and the discipline to refuse the sixth project. None of those require you to feel differently about anything.

This is genuinely hard

There will be months where you do all of this correctly and earn very little. The market for creative work is uneven, and for people outside the wealthy cities it is priced unfairly in ways no framing fully fixes. Pretending otherwise would be useless to you.

What you control is a set of habits, none of them inspiring, all of them compounding: six pieces you are proud of, twelve specific mails a week, a rate with arithmetic behind it, a deposit before you start, a scope in writing, a change note for every extra request, and an invoice that goes to the person who actually pays it.

That is the job. The creative work is what you get to do because the rest of it is handled. If you want to see where this sits alongside employed routes into the same industries, AI careers maps the other side.

BEFORE YOU MOVE ON

A freelancer has a packed October, an empty December, then a packed February and an empty April. She concludes her industry is seasonal. What is the more likely explanation?

A. Her rates are too high for the quieter months, so clients defer projects until budgets reset.
B. She stops all outreach while delivering, so each full month produces an empty one roughly six weeks later.
C. She is relying on too few clients, and a broader client base would smooth demand across the year.
D. Her industry genuinely is seasonal, and the answer is a buffer large enough to cover the predictable quiet months.

79 · 10 min

Conditions, not character

THE ONE THING TO KEEP

Burnout is exhaustion plus cynicism plus a collapsed sense of effectiveness, produced by sustained demand, low control, insufficient reward, unfairness and values conflict — which is why a runway buffer and an enforced payment term are anti-burnout measures, and why a great deal of creative burnout is downstream of underpricing.

Not a motivation problem

Burnout is routinely described as running out of enthusiasm, which suggests the remedy is a holiday and a better attitude. That framing makes it worse, because it locates the cause in the person rather than in the conditions, and it is the conditions that produce it.

The research literature describes burnout as a syndrome arising from chronic workplace stress, with three components: exhaustion, mental distance or cynicism about the work, and a reduced sense of effectiveness. What matters practically is the second and third. Tiredness recovers with rest. Cynicism and a collapsed sense of competence do not, and they are the parts that end careers.

The conditions that reliably produce it are well described, and independent creative work supplies several of them by default.

The five conditions, and why this job has them

Demand exceeding capacity, sustainably. Not a hard month — a permanent state in which the work available always exceeds the hours. For a freelancer who cannot refuse work because of income insecurity, this is the baseline condition.

Low control. Being unable to influence what you do, when, or how. Freelancers assume they have high control and frequently do not: a concentrated client, a thin pipeline and a tight runway together remove almost all real choice.

Insufficient reward. Not only money. Recognition, and the sense that the work mattered. Work that goes out unsigned, gets mangled in approval, or is never used, supplies very little of this.

Unfairness. Being treated badly with no recourse. Late payment, contemptuous feedback, scope taken without acknowledgement. The powerlessness is the damaging part rather than the incident.

Values conflict. Making things you think are bad, dishonest or pointless, repeatedly.

Read that list against the previous modules and the pattern is clear: nearly every one of these is produced by the business conditions this course has been addressing. Which is the useful finding, because it means the remedies are structural rather than attitudinal.

What actually helps

Work back from the conditions rather than from the feeling.

Restore some control. The fastest lever is usually financial: a few months of runway converts a person who must accept whatever arrives into one who can choose. This is the most direct anti-burnout measure available to a freelancer and it is not usually described as one.

Reduce the unfairness. Fire the client who is contemptuous. Enforce the payment terms. Stop absorbing scope silently. Each of these removes a recurring powerlessness, and the relief is out of proportion to the hours involved.

Get some reward that does not depend on clients. Personal work, teaching, a piece that goes out with your name on it. When all recognition comes through one channel and that channel is indifferent, the sense of effectiveness erodes even while the income is fine.

Protect a boundary that actually exists. One is enough to start: no work after a set hour, or one day a week with none, defended properly. The specific boundary matters less than the fact that something is inviolable, because that is what makes the rest of the time feel chosen.

The signals, in order of appearance

They arrive in a recognisable sequence and the early ones are easy to dismiss.

1. **Dread before opening the inbox.** Not about a specific client — general.
2. **The work taking noticeably longer for no reason.** Cognitive fatigue shows up as slowness before it shows up as anything else.
3. **Cynicism about clients as a category.** Referring to them collectively with contempt. This is the diagnostic one, and it is the point at which to act.
4. **Avoidance.** Not replying to a message you could answer in one line.
5. **Loss of judgement about your own work.** No longer able to tell whether something is good, which is the most frightening symptom and the strongest signal to stop.

Signal three is the intervention point. By signal five, the remedies are longer and harder.

Rest that works, and rest that does not

Sleep, movement, time outdoors and contact with people who are not clients are boring and they are the ones with evidence behind them. Scrolling work in your own field on a phone is not rest; it is low-grade comparison with the same cognitive load and none of the recovery.

A useful distinction is between **recovery** and **escape**. Recovery restores capacity. Escape merely postpones the demand and often costs more capacity than it returns. Most people know which of their evening habits is which.

Recovery restores capacity; escape postpones the demand

Recovery	Escape
• Sleep • Movement, and time outdoors • People who are not clients • A full day a week with no work at all • One boundary that is genuinely inviolable	• Scrolling work in your own field on a phone • An evening of comparison at the same cognitive load • A holiday spent checking email twice a day • Working through it to earn the break later • Waiting for a quiet quarter that never arrives

The remedies run back through the conditions rather than through the feeling, which is why a runway buffer and an enforced payment term are anti-burnout measures, and why raising a rate is one delivered in arithmetic.

One specific practice is worth more than it sounds: a full day a week with no work at all, every week, without exception. Not a reward for having finished — a fixed structural feature. Freelancers resist this because the work is always there, and the absence of a weekend is one of the largest differences between self-employment and employment.

The financial trap underneath

A great deal of creative burnout is downstream of underpricing. Too low a rate means too many hours to reach an income, which means no capacity to refuse anything, which means no control. Every non-financial remedy fights against that current.

Which is why the pricing, pipeline and runway work in this course is not separate from the wellbeing work. Raising the rate is a mental health intervention, delivered in arithmetic.

The limitation

Some causes are not fixable from inside the business. A year with an ill parent, a market collapse, a health condition, a country's economic conditions — these are real and no amount of structure removes them.

Burnout is also not the same as depression or an anxiety disorder, though they present similarly and can occur together. If the distance and the flatness persist outside work, or into things that used to be pleasant, that is a matter for a doctor rather than a business-structure lesson. The distinction matters because the remedies are different, and treating a medical condition as a scheduling problem delays help that works.

BEFORE YOU MOVE ON

A freelancer takes a two-week holiday. She returns rested, and within a fortnight feels exactly as she did before. What does this most likely indicate?

A. The holiday was too short for genuine recovery, and burnout at this stage typically requires a break of a month or more to reverse.
B. Her rest was escape rather than recovery, so the break postponed the demand without restoring any capacity.
C. Rest addresses exhaustion, while the conditions producing low control and unfairness resumed on her first working day.
D. She is describing depression rather than burnout, since burnout resolves with adequate rest while a persistent low mood does not.

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80 · 9 min

The work nobody commissioned

THE ONE THING TO KEEP

Personal work is where technique develops, because nobody experiments on a job that must ship — so it needs a small defended weekly slot rather than a free weekend that never arrives, and the permission to make something bad is the entire mechanism.

The work with no client

Every sustained creative practice contains some work that nobody commissioned. Not self-initiated portfolio pieces aimed at attracting a particular kind of client, which are marketing with a free hand. Work made for its own reasons, with no intended buyer, that may never be shown.

It is the first thing to disappear when a business gets busy, because it has no deadline and no invoice. Its absence takes about two years to become visible, and by then it presents as something else: staleness, a sense that the work has become competent and dull, difficulty telling whether anything is good.

Why it is load-bearing

Three mechanisms, all practical rather than romantic.

It is where technique develops. Client work is executed with what you already know, under a deadline, with money at stake. Nobody experiments on a job that must ship. Every new capability you have was acquired somewhere that failure was free, and if no such place exists, the range stops expanding and slowly narrows to what pays.

It supplies the reward that clients do not. Recognition and a sense of effectiveness are two of the conditions whose absence produces burnout. When every piece of work is judged by somebody else's commercial criteria and half of it is altered in approval, the sense of having made something good has to come from somewhere else.

It is where the distinctive thing comes from. What makes a body of work recognisable is almost never developed on a brief. It is developed in the unpaid work and then carried into paid projects. The freelancers whose work looks like theirs rather than like the category are, with few exceptions, people who kept making things nobody asked for.

Keeping it from being squeezed out

It needs a defended slot, exactly like the pipeline work, and for the same reason: it is important and never urgent, so it loses every scheduling conflict.

What works is small and regular rather than occasional and large. Two hours on the same morning each week beats waiting for a free weekend, which does not arrive, and when it does arrive you are too tired to use it.

Three rules that keep it alive:

Do not let it become a product. The moment personal work is intended for an audience or a shop, it acquires criteria and stops doing its job. It can become those things later, by accident. It cannot start as them.

Do not require it to be good. The permission to make something bad is the entire mechanism. Work that must succeed is client work with no payment.

Do not make it a second job. A personal project with a schedule, a scope and a deadline has recreated the thing you needed a break from. Some people do run ambitious long-term projects well; more find they have added obligation to a week that was already full.

When there is genuinely no time

An honest complication: someone working sixty-hour weeks to make rent does not have two hours to spend on unpaid work, and telling them to find it is advice from a comfortable position.

Two realistic responses. Make it very small — fifteen minutes, a sketchbook, one photograph a day. Volume and ambition are not the point; continuity is, and a practice that survives at fifteen minutes can expand later, while one that stops is hard to restart.

And recognise that if there is genuinely no capacity at all, that is a signal about the business rather than about discipline. The remedy is upstream: the rate, the pipeline, the concentration. Personal work is one of the first things that a badly-structured practice consumes, which makes its absence a useful diagnostic.

Showing it, or not

Some personal work should stay private. This is a legitimate choice and worth protecting, because the instinct to post everything turns every private experiment into a small public performance, complete with the comparison and the metrics that follow.

When you do show it, label it, and understand what happens next: whatever you publish becomes something people ask you for. Personal work that gets attention can quietly redirect a career, which is occasionally wonderful and occasionally means becoming known for the thing you were doing to relax.

Cost

None, if you want it to be. The free tools in every discipline — Krita, GIMP, Inkscape, Blender, Audacity, DaVinci Resolve, a notebook, a phone camera — are more than enough for work with no client and no specification.

There is an argument for deliberately using a constrained or unfamiliar tool for personal work: it removes the professional fluency that makes client work efficient and makes experimentation likely again. A designer who works in vectors all week and draws on paper at the weekend is not being quaint; the friction is the point.

The limitation

Personal work does not necessarily make you better at the work you sell, and it does not reliably produce anything anyone wants. Plenty of it is genuinely poor and goes nowhere, which is what it is for.

Its return is indirect, slow and impossible to attribute — which is exactly why it loses every argument against a paying project, and why it has to be scheduled rather than justified. The case for it is not that each session pays. It is that practices without it tend, over five to ten years, to become narrow and tired, and the people in them usually cannot say when it happened.

BEFORE YOU MOVE ON

A designer decides her personal work should become a product, so she scopes it, sets a deadline and plans a launch. Six months later she reports that it no longer provides what personal work used to. What happened?

A. She has added a second job to an already full week, so the problem is capacity rather than the nature of the work.
B. Giving it an audience and a deadline gave it criteria, so it stopped being a place where failure was free.
C. Products require sustained marketing and support, which consume the time that was previously spent making things.
D. Work intended for sale has to meet a market's taste rather than her own, so the creative direction narrowed toward what would sell.

81 · 10 min

Nobody is sending you on a course

THE ONE THING TO KEEP

Learn what clients asked for and you declined, what makes existing work faster, the adjacent discipline and the fundamentals that do not decay — and when a tool automates part of your job, absorb it or move up to the judgement, because competing on being cheaper than software has never worked.

No training budget, no colleagues

An employed creative gets training budgets, conference tickets, colleagues who demonstrate new methods over their shoulder, and projects chosen partly to develop them. An independent one gets whatever they arrange and pay for themselves, and the pressure of billable work means it is almost always postponed.

The decay is slow enough to be invisible. Skills do not vanish; the field moves, and a practice that is not learning becomes gradually narrower and more dependent on what worked five years ago. The usual point of discovery is an enquiry you cannot take.

What actually needs learning

Not everything new. Most tools that arrive with noise are gone in three years, and chasing all of them is a full-time job that pays nothing.

A workable filter, in order of return:

Things clients are asking for that you cannot do. The most reliable signal available, and it is free. Keep a note every time an enquiry mentions something you had to decline or subcontract. Three mentions in a year is a decision.

Things that make your existing work faster. Keyboard shortcuts, batch processing, a scripting basic, better file management. Unglamorous, and the returns compound daily for the rest of your career.

The adjacent discipline. A designer who understands enough code to talk to a developer; a photographer who can edit video; an illustrator who understands print production. Adjacency widens what you can take without abandoning what you are good at.

Fundamentals, which do not decay. Typography, colour, composition, structure, writing, the ability to explain a decision. These outlast every tool and they are what separates people whose work holds up over decades.

The thing everybody is talking about, examined sceptically — enough to have an informed opinion and to know whether it changes your work, which is different from adopting it.

Budgeting it

Two budgets, and the second is the one people forget.

Money. A proportion of turnover — some people use two to five per cent — earmarked for learning. Most of what matters is free, so this is a small number and mostly covers the occasional course, book or conference.

Time. The harder one. A fixed block, defended like the pipeline slot and the personal work slot: half a day a week, or one week a quarter. It has to be scheduled, because learning is never urgent.

A useful structure is to attach learning to a real project. Take one job a year slightly beyond your current ability, price it with the learning time included, and be honest with the client that some of it is new territory. This is how most professionals actually develop: not through courses, but through a project that required something they did not have.

Learning without money

Nearly everything is free now, and the constraint is attention rather than access.

Official documentation is usually better than the tutorials made from it. Open-source communities — Blender, Krita, Inkscape, GIMP, DaVinci Resolve's own training — publish extensive free material, and the Blender community in particular produces professional-standard tutorials at no cost. University courses are published openly by several institutions. Libraries lend books, including technical ones.

The free path also covers the software itself: Photopea, GIMP and Krita for raster; Inkscape for vector; Scribus for print layout; Blender for 3D and motion; DaVinci Resolve, Shotcut and Kdenlive for video; Audacity and open DAWs for audio; Python with NumPy, or Octave, for anything computational. Learning on these costs nothing and transfers substantially to the paid industry tools, because the concepts — layers, masks, curves, nodes, colour spaces, non-destructive editing — are shared even when the menus are not.

One caution that matters for employability: job advertisements name specific paid tools, and an employer or agency may screen on the name. Knowing the free equivalent means you have the capability; being able to say you have used the named tool is a separate, sometimes necessary, thing. Where it matters, most paid tools have trials or low-cost tiers worth using specifically to be able to claim the name honestly.

What to do about a tool that eats part of your job

It happens periodically. Photo retouching, background removal, cut-outs, basic layout, simple illustration, transcription — tasks that were billable work become a button in an application.

Three responses, of which only two work.

Absorb it. Use the tool, deliver the same outcome faster, and move your pricing away from the hours toward the outcome. This works where you were selling judgement and the tool only removed the labour.

Move up. Take on the part the tool cannot do: the decision about what should be made, the client conversation, the production knowledge, the responsibility for the result.

Compete on being cheaper than the tool. This never works, and it is the most common instinct.

The question to ask about any new capability is not whether it can do part of your job, but **which part of your job was the judgement.** Whatever automates the labour raises the value of the judgement, provided you are positioned to sell that rather than the labour.

Recording it

Keep a short list of what you learned each year. It sounds like bureaucracy and it does two useful things: it shows you whether a year contained any development at all, which is otherwise hard to tell, and it is the raw material for the case you make when raising prices.

The limitation

Learning takes time from earning, and the return is delayed and uncertain. Some of what you learn will be obsolete before it pays, and there is no way to know which parts in advance.

The asymmetry is what justifies it anyway. A year of not learning costs nothing that year and a little of the next; five of them cost a career, and the recovery from that position is considerably more expensive than the half-day a week would have been. It is insurance with an uncertain premium and a well-documented failure mode.

BEFORE YOU MOVE ON

A retoucher finds that a one-click tool now does most of the cutout work she has billed for over several years. Which response has a mechanism behind it?

A. Lower her prices to stay below what a client would pay for the tool plus the time to learn it, keeping the volume she already has.

B. Refuse the tool and market the craft version as higher quality, since handmade cutouts remain better on difficult subjects like hair and transparency.

C. Use the tool, deliver the same outcome faster, and price the outcome rather than the hours it now takes.

D. Diversify into a discipline the tool does not touch, since any task that has been automated once will continue to lose value as the software improves.

82 · 9 min

Rest is downstream of pricing

THE ONE THING TO KEEP

If the rate was calculated on 52 weeks then every day off is funded from income already committed, so holiday and sickness allowances belong in the arithmetic — and the runway buffer is the instrument that turns an illness from a crisis into an inconvenience, which is the same instrument that lets you refuse bad work.

Every day off costs twice

For an employed person, a sick day costs nothing directly. For an independent one it costs the day's earnings and, frequently, a deadline that then compresses the following week. The same applies to holidays, public holidays, a child's illness, a funeral, a hospital appointment, a power cut, a broken laptop.

There is a number attached to this and most people have never calculated it. If you plan on 42 working weeks and actually work 46 because you never stopped, you are not earning more — you are working unpaid overtime against your own estimate, and the rest that was supposed to be in those four weeks did not happen.

Price it in, at the start

The rate arithmetic in this course divides your target income by realistic billable hours across realistic working weeks. The word doing the work there is *realistic*: it already excludes holidays, illness and the quiet fortnight. If you calculated your rate on 52 weeks, your rate is wrong, and every day off is being funded out of an income you have already committed.

The correction is not to work more. It is that the rate has to contain the time off, because nobody else is providing it.

Two specific allowances worth making explicitly:

Holiday. Whatever you consider a normal entitlement — four weeks is a common benchmark — should be in the calculation as non-working time.

Sickness and contingency. A further allowance for the days that will happen. People habitually assume they will be ill for two days a year and are surprised annually.

The buffer, in months

The financial instrument that makes an unpaid day survivable is the runway: money held separately, measured in months of essential costs.

Three to six months is the commonly cited target for self-employment, and the right figure depends on your client concentration, your dependants, whether anyone else's income is in the household, and how fast your market recovers. Somebody with twelve small clients in a busy city needs less than somebody with two clients in a narrow specialism.

Build it before raising rates, before starting a product, and before any other financial ambition, because it is what makes all of those possible. The buffer is what converts an illness from a crisis into an inconvenience, and it is the same instrument that lets you refuse bad work — one pot, doing two jobs.

Practical arrangements that reduce the damage

Contracts that survive absence. A force majeure or illness clause naming what happens if you cannot work: notification, a revised schedule, and the right to terminate if the delay is unacceptable. Clients handle a defined process far better than a silence.

Somebody who can cover. A peer in your discipline with whom you have an explicit reciprocal arrangement. This does not have to be formal — two freelancers agreeing to cover each other's emergencies is enough, and it is the closest thing to sick pay available in this trade.

Deadlines with slack in them. A schedule with no contingency means any illness is a missed deadline. Building two or three days of float into every project quote is not padding; it is the acknowledgement that you are one person with a body.

Files a stranger can pick up. If you were hospitalised tomorrow, could somebody else finish the job? Clear file structures and a handover note make the difference between a client who is inconvenienced and one who is stranded — and stranded clients do not come back.

Insurance, where it exists

In some countries income protection or sickness insurance for the self-employed is available and affordable; in others it is expensive or effectively unavailable, and state provision for the self-employed ranges from reasonable to non-existent.

This is worth one hour of research for your own country, once. The specific questions: what happens if you cannot work for a month, for six months, and permanently; what state provision exists for someone in your position; and what private cover costs relative to your income. The answers differ enormously between countries and the assumption people usually carry — that something would be arranged — is the one worth testing before it is needed.

Telling a client you are ill

Early, briefly, with a new date. Not an apology, not a medical history.

> *"I've been ill since Tuesday and I'm not going to make Friday. I can have the layouts with you on Wednesday. Let me know if that causes a problem at your end and we'll work something out."*

Almost every client accepts this. What they handle badly is discovering on the deadline, because by then they have made commitments based on your silence. The cost of the delay is usually small; the cost of the surprise is large.

Taking a holiday properly

Block it in the diary before the year fills, tell clients several weeks ahead, set an auto-reply with a return date and an alternative contact for emergencies, and do not take a laptop.

The partial holiday — away, but checking email twice a day — is the one most freelancers take and it provides very little recovery, because the vigilance never switches off. Two weeks of genuine disconnection restores more than four weeks of half-attention, and the professional cost is close to zero if the notice was given.

The limitation

None of this helps somebody who genuinely cannot afford to stop. A freelancer with no buffer, rent due and a thin pipeline will work while ill, because the alternative is worse, and framing that as a failure of self-care is both unkind and inaccurate.

The honest statement is that time off is a financial product you have to build, and building it is the work of the earlier modules — the rate, the pipeline, the concentration, the reserve. Rest is downstream of pricing. That is an unromantic conclusion and it is the one that actually determines whether a day off is possible.

BEFORE YOU MOVE ON

A freelancer calculated her rate by dividing her target income by 52 weeks of billable hours. She takes three weeks off in the year. What has actually happened?

A. She will fall short of her target by roughly three weeks of income, because the time off was never funded by the rate.

B. Nothing, provided she works slightly longer hours in the remaining weeks to recover the lost billable time.

C. Her effective hourly rate rises, since she earned close to her target from fewer weeks than the calculation assumed.

D. Her utilisation falls for the year, which is the expected consequence of time off and does not affect income if the pipeline was full.

83 · 9 min

The infrastructure that leaves with the job

THE ONE THING TO KEEP

Leaving employment removes calibration, pre-delivery feedback and any reality check on how the trade works, which is the mechanism behind a great deal of freelance underpricing — and other freelancers in your discipline are the most productive relationship available, not competitors, because no one practice can absorb a city's work.

What leaving a job actually removes

People leave employment thinking about what they are escaping: the commute, the meetings, the manager, the hours dictated by somebody else. Few think about what disappears with it, and the list is longer than expected.

Someone to ask a five-second question. Somebody whose judgement you trust looking over your shoulder before it goes out. The knowledge that other people also find this bit hard. Being told you did something well by a person who understands what it took. Overhearing how somebody else solved a problem. A sense of where your work sits against the standard.

These are not social niceties. They are professional infrastructure, and removing them has measurable effects on the work.

The three specific losses

Calibration. Without regular exposure to other people's work in progress — not their finished, published, best work, but the ordinary stuff — you lose the ability to judge your own. Some people become harshly self-critical; others drift into complacency; almost everybody becomes less certain, which shows up as slower decisions and more revision.

Feedback before it ships. In a studio, weak work is caught by somebody walking past. Alone, it goes to the client, and the client's reaction is a far more expensive way to find out.

The reality check on how the trade works. Alone, you have no idea whether your rate is normal, whether the client's behaviour is unusual, whether the terms you were offered are standard. Every difficulty feels like a personal failing because there is no comparison available. This is the mechanism behind a great deal of freelance underpricing: people quote what they guess, are never corrected, and conclude the number is right because nobody objected.

Where colleagues come from

They have to be deliberately assembled, and the sources are more ordinary than people expect.

A small group of peers who meet regularly. Three to six people in adjacent disciplines, meeting monthly, online or in person. The most valuable version is a group where money is discussed openly, because that is the information nobody else will give you. This is the single highest-return thing on the list and it costs nothing but scheduling.

Co-working, or a shared studio. The value is not the desk; it is the incidental contact. Even one or two days a week changes the texture of a month considerably. Cheaper informal versions exist everywhere — a regular table at the same café with two other freelancers works.

Local meetups and trade associations. Specific to your discipline or specific to your city. Attendance is enough; you do not have to speak.

Online communities, with the caveat that large public ones are performance environments and the useful ones are usually small, private and slower.

Other freelancers you have subcontracted to or from. Already a working relationship, already people who understand the job. The most under-used source on the list.

Asking for critique properly

A request for feedback on finished work produces politeness. A request that gives people something to work with produces something useful.

The elements: what the constraint was, what decision you are unsure about, and what kind of response you want.

> *"This has to work at 12mm on a label and in Hindi at the same size. I'm unsure whether the mark reads at the small size or whether I've over-simplified it. Not looking for colour opinions — that's fixed by the client's existing palette."*

This narrows the response to something actionable, and it saves the reviewer from spending their goodwill on a comment you cannot act on.

Reciprocate immediately and substantively. Critique groups die when one person always brings work and never looks at anyone else's.

The freelancers you think are competitors

A specific and expensive mistake: treating other people in your discipline as rivals and keeping a distance.

In practice, other freelancers in your field are the single most productive professional relationship available. They refer work they cannot take, they cover for each other's illness, they subcontract, they share what clients pay, they tell you when your rate is low, and they are the only people who properly understand the job.

The market is not zero-sum at the level of an individual practice. No single freelancer can take all the work in a city, and turning down a project always requires naming somebody. Being that name is worth more than any competitive advantage you might preserve by staying private.

The domestic version

Working from home with a partner or family introduces a different isolation: surrounded by people, none of whom can discuss the work, and all of whom are present during it.

Two things help. A physical boundary, even a poor one — a specific corner, a door, a set of hours when you are not available. And not making a spouse the sole outlet for professional anxiety, which is a common pattern, wears the relationship down, and is exactly what the peer group is for.

The limitation

Some of this is genuinely unavailable to some people. A freelancer in a small town with no local scene, in a narrow specialism, with caring responsibilities and no budget, cannot assemble a studio of peers out of nothing.

What remains available to nearly everybody is one thing, and it is the one that matters most: **two or three people you talk to regularly who do what you do.** Not a community, not an event, not a membership — two or three people, by message, by call, consistently. That is a small enough target to be achievable from most situations, and it supplies the calibration, the reality check and the referrals that the rest of the list exists to provide.

BEFORE YOU MOVE ON

A freelancer has quoted the same rate for four years. No client has ever objected. She takes this as evidence the rate is right. What is wrong with the inference?

A. Clients accept a rate when the work is worth more than the price, so acceptance indicates she is delivering above what she charges rather than at it.
B. Four years of inflation means a nominally unchanged rate has fallen in real terms, so the figure is now lower than the one clients accepted originally.
C. Clients have no reason to object to a low price, so the absence of objections is exactly what an underpriced rate would also produce.
D. Her win rate is the relevant measure rather than objections, and a rate that is never queried usually means she is winning nearly everything she quotes for.

84 · 9 min

The half-day that stops the drift

THE ONE THING TO KEEP

Independence removes the annual review, so years repeat without anyone asking whether this is working — the defence is half a day of numbers, five written questions and three dated decisions, and returning to employment is one legitimate outcome of that review rather than a failure of it.

Nobody gives you an appraisal

Employment has annual reviews, however imperfect: a point at which somebody stops and asks whether this is working. Independence removes the ritual, and years pass without anybody — including you — examining whether the practice is going anywhere.

The consequence is drift. Not disaster; drift. Three years of the same clients, the same rate, the same category of work, the same quiet dissatisfaction, no single decision to blame. A deliberate annual review costs half a day and is the only defence.

The half-day, in three parts

Part one: the numbers. From the records you have been keeping.

- Turnover, and how it compares with the last two years.
- Effective hourly rate, and its trend.
- Utilisation.
- Client concentration: the largest client's share, and the largest three.
- Where the work came from, by channel.
- Months of runway, and whether the tax reserve is correct.
- Hours worked against hours planned.

Part two: the honest questions. Five, answered in writing rather than in your head, because writing catches the answers that thinking skips.

1. Which project this year would I want three more of, and which would I refuse?
2. What did I learn that I could not do last year?
3. What did I spend the most time on that nobody paid for?
4. Which client relationship is quietly costing more than it returns?
5. If next year were identical to this one, would that be acceptable?

That last question is the important one. A year that is fine is easy to repeat indefinitely, and the repetition is the drift.

Part three: three decisions. Not a plan — three specific, dated changes. A rate rise with a month attached. A client to end. A channel to start or stop. Three is enough to be real and few enough to happen.

What the numbers usually say

Patterns that recur across many independent practices, worth checking against:

Income flat, hours up. Underpricing, plus scope absorbed without change notes. The remedy is in the pricing module and it is uncomfortable rather than complicated.

Income up, effective rate down. You are busier and poorer per hour. Usually more small projects, each carrying full overhead. Raise the minimum project size.

Concentration rising. The comfortable client has taken over. Schedule the two hours a week now, while it still feels unnecessary.

One channel producing everything. Fine, and fragile. Know which one, and know what you would do if it stopped.

The exit nobody discusses

A significant proportion of independent creatives eventually go back into employment, and the trade treats this as a failure. It is not, and pretending otherwise keeps people in a situation they have already decided against.

Legitimate reasons to return, none of them defeats:

- You want colleagues, and the assembled version was never enough.
- You want to work on things larger than one person can take.
- Your circumstances changed — a child, an illness, a mortgage, a partner's job — and predictability became worth more than autonomy.
- You are good at the craft and tired of the business, which are genuinely separate skills that independence forces together.
- The market for your specialism contracted.

Freelance years are not a gap on a CV. They are evidence of client management, pricing, delivery under pressure, self-direction and commercial judgement, and employers who have run teams know that. The people who return frequently come back at a level above the one they left.

The middle positions

The choice is not binary, and the in-between arrangements are common and under-discussed.

Part-time employment with freelance alongside, where the contract permits it. Two or three days of predictable income covering the essentials, with the rest of the week free for chosen work. This solves the runway problem and the isolation problem simultaneously, and many people run it for years.

A long-term embedded contract — effectively full-time with one client for a period, at contractor rates. Employment's stability, independence's rate, none of either's protections.

Seasonal shapes. Intensive client work for part of the year, personal or product work for the rest. Suits some disciplines and some temperaments very well.

Leaving properly, if you leave

If you take a job, wind down rather than disappear. Finish what you started, tell your clients where to go instead, hand over files, and keep the contacts. People return to independence, and a practice closed cleanly can be reopened. One abandoned mid-project cannot.

Keep the domain, keep the portfolio online, keep the archive.

The limitation

An annual review cannot tell you what you want, and the most important question in this lesson — whether an identical next year would be acceptable — has no correct answer. Plenty of people are content with a stable practice that does not change, and treating growth as obligatory is its own trap.

What the review provides is the absence of an excuse. After it, whatever continues is something you decided rather than something that happened — which is the difference between a career and a sequence of years, and it is the only part of this entirely within your control.

BEFORE YOU MOVE ON

A freelancer's annual review shows turnover up, effective hourly rate down, and more projects completed than last year. What is the most likely diagnosis and remedy?

A. Her utilisation has risen without a rate increase, so the remedy is to raise prices across all clients at the next renewal point.
B. She has taken on more small projects, each carrying full overhead, so raising the minimum project size is the direct fix.
C. Scope creep has eroded margins on projects that were priced correctly, so the remedy is to enforce change notes on every out-of-scope request.
D. She is spending more time on unbillable pipeline work, which lowers the effective rate while filling the diary with the projects that raised turnover.

CASE STUDY · MODULE 8

Sixty-eight per cent, and the year that felt fine

Indore. A designer's annual review turns up a number she had not calculated in two years.

Nandita did her first proper annual review in January, half a day with the records, because a peer group of four freelancers she met monthly had all agreed to do one and compare.

Turnover was ₹18,90,000, up nine per cent on the previous year. That was the number she had been watching, and it looked fine.

The other figures did not.

Her effective hourly rate — everything invoiced, divided by every hour including quoting, admin, revisions and the two afternoons a month she spent at a printer — was ₹640. Two years earlier it had been ₹710. Utilisation was 74 per cent, which is very high, and the high figure was not good news: it meant she was billing three days in four and doing almost no business development, which is how next year empties.

And one client, a mid-size advertising agency in Indore that subcontracted her for packaging artwork, was 68 per cent of income.

She had not chosen that. Nobody does. The agency had been pleasant, paid within forty days, and sent enough work to fill her calendar. Because she was full, she had stopped writing to anyone. Because she stopped writing, her other clients had drifted; two of them had not heard from her in fourteen months. Each individual month had been a sensible response to the month in front of it.

Three costs had already arrived and she could see all of them in the record now she was looking. Her rate had not moved in two years, because raising a price on the client who is two-thirds of your income is a conversation you cannot afford to lose, so she had never had it. She had absorbed four unpriced scope changes in eleven months without a single change note. And her portfolio had narrowed to one category, one market and one style, which was a problem precisely because it was the evidence she would need if the agency stopped.

She also recognised the disguised version of the problem. The agency's work came from eleven different end clients, which had made it feel diversified. It is not. If the agency loses its largest account or restructures, all eleven go at once, and she has no relationship with any of them and nothing she is permitted to show.

So the question at the end of the half-day was not whether the concentration was a risk. It was what to do about it in a year when nothing was wrong and she was busy and reasonably content.

The costs of acting were real. Two hours a week of pipeline work, taken out of billable time, is about ₹66,000 a year of forgone income at her rate — spent on something that returns nothing in the week she spends it. Raising her rate with the agency risked the relationship that paid for most of her life. And she was, genuinely, enjoying the work.

The half-day had a second part she nearly skipped, which was five questions answered in writing rather than in her head, because writing catches the answers that thinking slides past.

Which project this year would she want three more of? A small packaging job for a spice cooperative, at a third of the agency's fee, done directly, in six days, at an effective rate of ₹1,100. Which would she refuse? Two of the agency's, both of which had run to five rounds with no change note. What had she learned that she could not do last year? Nothing she could name, which was the answer that bothered her most, because a year with no development costs nothing that year and a little of the next, and five of them cost a career.

What had she spent the most time on that nobody paid for? Artwork adaptation that fell outside every written scope she had. And the last question — if next year were identical to this one, would that be acceptable? — she answered no, which is the only reason the three decisions happened. A year that is fine is easy to repeat indefinitely, and the repetition is the drift.

She noticed one more thing in the records that she had been reading as tiredness. She had begun referring to clients as a category, with contempt, in conversation with the peer group. That is the third of five recognised burnout signals and the point at which the remedies are still short, and almost all of what was producing it — absorbed scope, a rate that could not move, no control over which work arrived — was downstream of the concentration she had just measured.

> **STOP HERE**
>
> Before turning the page: what would you have done, and what would it have cost if you were wrong? Write it down. The point of the next section is to compare.

WHAT HAPPENED

She wrote down three dated decisions, which is what the review is for.

From 1 February, two hours every Friday afternoon in the diary for outreach, protected like a client deadline, including — especially — in busy weeks. She wrote to twelve named businesses a month and to every past client she had gone quiet on. Two of the dormant ones came back inside a quarter, which she noted was cheaper work to win than anything cold.

From 1 April, a fifteen per cent increase on new work for every client including the agency, given seven weeks' notice, applied to nothing already quoted, in four sentences with no justification attached. The agency's producer replied in one line saying that was fine and asked whether she had capacity in May. Her rate had been below their band for at least a year and nobody had mentioned it, because nobody ever does.

From 1 July, a change note for every request outside a written scope, including the small ones, said calmly every time rather than absorbed three times and objected to on the fourth.

Twelve months later the agency was 41 per cent of income rather than 68, on a slightly larger total. Her effective rate was ₹790. Her utilisation had fallen to 63 per cent, which she initially read as a bad sign until the peer group pointed out that falling utilisation with rising income is what a rate increase looks like.

In the fourteenth month the agency lost a beverage account and her work from them halved for a quarter, and it was a dip rather than an emergency.

Turnover was up nine per cent and Nandita described the year as fine. Which figures contradicted that, and what did each one mean?

Effective hourly rate had fallen from ₹710 to ₹640, meaning she was working more hours for each rupee — absorbed scope and a rate that had not moved. Utilisation at 74 per cent meant she was billing three days in four and doing almost no business development, which empties the following year. And 68 per cent concentration meant a single client determined whether the practice continued. Turnover hides all three mechanisms, which is why it is the least informative number available.

The agency's work came from eleven different end clients. Why does that not count as diversification?

Because the commercial relationship is with the agency, not with the eleven. If the agency loses its largest account, restructures or simply has a slow quarter, every one of those projects stops at the same time, and she has no contact with any end client and usually nothing she is permitted to show. An intermediary is one client for concentration purposes regardless of how varied the briefs feel.

Her utilisation fell from 74 to 63 per cent in the year after the changes, on higher income. Why is that an improvement rather than a decline?

Because utilisation is a trend rather than a target. Falling utilisation with stable or rising income means the rate went up — the same money is arriving for fewer billable hours — and the hours released went into the pipeline work that reduced her concentration. Rising utilisation with flat income is the dangerous direction: running harder for the same money. The figure only means something read against income, which is why the five numbers are reviewed together.

MODULE 8 · TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record: answers and the reason behind each are at the back. If two questions from the same module go wrong, re-read that module before the exam rather than after.

1 Two practices report identical turnover. What does that figure hide?

A. Nothing, provided it is compared against the previous two years
B. Only the tax position, which is settled separately at filing time
C. The seasonality, which a quarterly breakdown would reveal
D. Effective rate, utilisation, concentration, pipeline and runway

2 Your utilisation falls from 74 to 63 per cent while income rises. What does that mean?

A. Your rate has risen
B. You are losing billable work and have not noticed it yet
C. Admin has grown and is consuming hours that used to be billable
D. Nothing — utilisation only means something measured against a target

3 One agency sends you work from eleven different end clients. For concentration purposes, how many clients is that?

A. Well diversified, because the briefs come from eleven different markets
B. Two: the agency, and the largest end client sitting behind it
C. One client
D. Diversified for portfolio purposes and concentrated for cash-flow purposes

4 A client relationship has to end. What does ending it well look like?

A. Raise the price far beyond the market so that they decline it themselves
B. Finish the current project, give notice, and say it once
C. Reply more slowly until they find somebody else, which avoids a scene
D. Explain in full what went wrong, so they can put it right with the next supplier

5 May is empty. What caused it?

A. A soft market, about which nothing can be done in the short term
B. Client concentration, which shows up as a gap when one client pauses
C. Pricing set too high for the budgets available in the current season
D. The busy month, in which no pipeline work happened

6 What kind of problem is burnout, in the terms this course uses?

A. Structural: demand, control, reward, fairness and values
B. A motivation problem, which rest and a better attitude will address
C. A workload problem, solved by taking on fewer projects each quarter
D. A personality trait, which is why it affects some freelancers and not others

EXAMINATION

Working For Yourself — final examination

This paper covers the whole course: deciding whether there is a business, the portfolio and the case study, the four channels work arrives through, the pricing arithmetic and the documents that carry it, running a project from kickoff to handover, ownership and liability, income that is not hours, and keeping a practice alive over years. Twenty-five questions are drawn for you from a larger pool, so a retake is a different paper. The pass mark is 70 per cent. There is no timer: read at whatever pace you read at, and in whichever language you think in. If you do not pass, you may retake after thirty minutes with fresh questions, as many times as you need. A teacher can open the next course for you regardless of what this paper says.

On the website a sitting is 25 questions drawn from this pool and the pass mark is 70%. There is no time limit, there and here. Passing opens the next course in the track.

1 `1. Whether there is a business here`

A restaurant owner asks for a new logo. Which question in the first conversation produces the actual brief?

A. What made you start looking for this now?
B. What sort of look are you hoping the new mark will have?
C. What is your budget for the identity, including applications?
D. Which of your competitors' marks do you like, and what about them?

2 `1. Whether there is a business here`

How can you tell that a niche is too narrow rather than usefully narrow?

A. You cannot list twenty-five real businesses in it within half an hour
B. Your income depends on a handful of buyers who all know each other
C. You have to explain the category before you can explain what you do
D. Nobody in it currently buys this kind of work from anybody at all

3 `1. Whether there is a business here`

A client in Western Europe pays roughly four times what a local small business pays for the same brand identity. What is the premium actually buying?

A. A buyer who has not researched what the work costs in other markets
B. The higher cost of living in the country where the work is delivered
C. Their market purchasing power, less a friction and risk discount
D. An exclusive licence, which local clients generally do not require

4 `1. Whether there is a business here`

Consumption-tax registration thresholds catch freelancers out. What are they measured on?

A. Profit, after allowable business costs have been deducted
B. Domestic income only, since exported services sit outside the system
C. The value of invoices actually paid within the financial year
D. Turnover

5 `1. Whether there is a business here`

In the first ninety days, which numbers are worth tracking?

A. Contacts made, conversations had, money received
B. Site visits, email open rates and the number of proposals sent
C. Follower growth, because it predicts inbound enquiries later on
D. Hours worked, since effort is the only input fully under your control

6 `1. Whether there is a business here`

You intend to run the three-job test while still employed. Which clauses in your contract need reading first?

A. Notice period and garden leave, which govern when you may start
B. Intellectual property, moral rights and outside activities
C. Confidentiality, which determines what you may show in a portfolio
D. Expenses and equipment, since you will be using your own laptop

7 `1. Whether there is a business here`

Which sequence for building the five income shapes tends to work?

A. Products first, because they earn while the client work is being built
B. Teaching first, since it pays immediately and builds an audience
C. Licensing first, because it costs nothing except a contract change
D. Project work, retainers, licensing, teaching, then products

8 `2. Work you can show`

Why does an unsolicited redesign of a famous brand fail to work as a portfolio piece?

A. Art directors consider well-known brands off limits for concept work
B. It has no brief, no constraint, no audience and no failure condition
C. The original owner can require the work to be taken down
D. It shows taste rather than craft, and craft is what is being assessed

9 `2. Work you can show`

When is publishing a starting price on a portfolio site the right decision?

A. Always, because it demonstrates confidence in what the work is worth
B. Never, because the price depends on scope you have not yet heard
C. When the problem is too many unqualified enquiries
D. When your rate is above the market, so the figure sets expectations early

10 `2. Work you can show`

What is the right question to ask about a platform before committing effort to it?

A. How many people use it, and how fast is the audience growing?
B. How much of my discipline's best work is already published there?
C. Does it index well enough for a project to surface in a search later?
D. What can somebody do about my work after they see it here?

11 `2. Work you can show`

A client owns the copyright in work you made for them. What does that settle about your portfolio?

A. Nothing — ownership and permission to display are separate questions
B. You may show it, because display is not a reproduction of the work
C. You may not show it, because showing it is a use they now control
D. You may show it once it has been publicly launched, in any jurisdiction

12 `2. Work you can show`

Most viewers who abandon a showreel do so in the first ten seconds. What follows from that?

A. Keep it under thirty seconds, so that nobody has time to leave
B. Open with an animated logo, so the abandoning viewer still sees your name
C. Open on the strongest three seconds of work you have
D. Build to the strongest shot, so the viewers who stay are properly rewarded

13 `2. Work you can show`

What is the risk in publishing a rejected route alongside the chosen one?

A. It reveals that the client overruled your professional recommendation
B. It dates the project, because rejected routes are usually older work
C. It reduces the perceived value of the finished work being shown
D. Somebody will ask for more work like it

14 `2. Work you can show`

You have no outcome data for a project. Which substitute is the strongest?

A. An estimate of the improvement, clearly marked as an estimate
B. A quotable sentence from the client, asked for at handover
C. The awards or shortlists the work was entered for afterwards
D. A description of how much research went into the work beforehand

15 3. Where the work comes from

An agency pays a third to a half less than your direct rate. What is the difference actually paying for?

A. Their overhead, which they recover from every supplier equally
B. The volume of work, which is why the unit price is discounted
C. Their brand, which is what the end client is really buying
D. Finding the client and carrying the risk

16 3. Where the work comes from

A small-business client will not name a budget. What works better than asking again?

A. Give the range this kind of project usually sits in
B. Send a detailed proposal and let the price start the conversation
C. Quote your highest figure, so there is room to come down afterwards
D. Decline to proceed, since an unnamed budget means there is no budget

17 3. Where the work comes from

Why is a bad project more expensive than the hours it consumes?

A. The overrun is usually charged back through a dispute over the final invoice
B. It takes the slot and the appetite that finding a better one required
C. It damages your reputation with everybody the client speaks to
D. It lowers the average rate used to price your next three quotes

18 3. Where the work comes from

Which test separates unpaid work worth doing from unpaid work that is simply unpaid?

A. Whether the client would have paid somebody else to do the same thing
B. Whether it can be shown in a portfolio once it is finished
C. Whether the organisation is a cause you personally believe in
D. Whether the effort is bounded and you keep the asset

19 3. Where the work comes from

Two kinds of online search matter to a freelancer. Which is winnable in an afternoon?

A. Somebody searching your name after a referral
B. Somebody searching for a supplier in your discipline and your city
C. Somebody searching a long, specific phrase describing your speciality
D. Somebody searching a broad category term such as graphic designer

20 3. Where the work comes from

Writing and speaking are slow channels. Which material actually produces clients rather than attention?

A. Work-in-progress posts, which perform best on every platform
B. Essays about creativity, process and where ideas come from
C. The tedious specifics of the client's industry
D. Personal accounts of how you built your own practice from nothing

21 3. Where the work comes from

Which channel is the cheapest new work available, and is almost never used?

A. Marketplace listings, which cost nothing beyond the commission
B. Old clients who have not heard from you in a year
C. Directory listings on professional bodies and trade associations
D. Local search results, which most creatives never set up at all

22 3. Where the work comes from

Somebody refers you and the project goes ahead. What raises the chance of a second referral from them?

A. Sending a gift or a fee, which acknowledges the value of the introduction
B. Copying them into the thread so they can see how it progresses
C. Telling them the outcome afterwards
D. Mentioning them by name in the case study once the work is published

23 4. The money

Three priced options are offered on a quote. What must be true of them?

A. They must differ in scope rather than in quality
B. The middle one must be about twice the price of the smallest
C. The cheapest must be priced at what you think the client will accept
D. They must all be deliverable within the same overall timeline

24 4. The money

You are winning almost every project you quote for. What does that indicate?

A. That the proposal document and the presentation are working well
B. That you are too cheap
C. That the market is strong and the rate can be held where it is
D. Nothing, since win rate depends mostly on how well you qualify enquiries

25 4. The money

Why is a day rate more than your hourly rate multiplied by eight?

A. Because day-rate work is usually more demanding than hourly work
B. Because clients who book by the day expect a premium for convenience
C. Because a booked day cannot be sold to anybody else
D. Because it has to cover the agency margin when the client is an agency

26 4. The money

A retainer that started at sixteen hours a month is now running at twenty-eight. What went wrong?

A. The client is taking advantage of an arrangement they know is generous
B. The freelancer failed to enforce the limit each time it was exceeded
C. The work genuinely grew, which means the retainer should be renegotiated
D. It was designed with no ceiling and no record of use

27 4. The money

You are raising prices for existing clients. What shape does the message take?

A. A dated notice six weeks ahead, not applied to agreed work
B. An explanation of your rising costs, so the increase is understood
C. A conversation in which you ask whether the new rate would be acceptable
D. An immediate change, applied to everything currently in progress

28 4. The money

Enforcement across a border is not economically rational for a small invoice. What protects you instead?

A. A contract drafted under your own jurisdiction's law
B. An escrow service or marketplace holding the fee until delivery
C. Professional indemnity insurance covering non-payment by clients
D. Working in an order that keeps you close to the money

29 4. The money

A correct invoice sits unpaid for a month with nobody rejecting it. What is the usual cause?

A. The client is using supplier payment terms as free working capital
B. A missing purchase order number
C. The invoice was sent to a contact who has left the organisation
D. The payment terms stated on it were longer than the client's own cycle

30 4. The money

A startup offers equity instead of part of your fee. What is the honest treatment?

A. Refuse, since equity in a private company cannot be valued at all
B. Accept, provided the discount is no more than about a quarter of the fee
C. Take it in addition to a reduced but real fee, with written terms
D. Convert it into a written promise of future paid work at your full rate

31 4. The money

Somebody suggests a purchase because it will be deductible. What is the arithmetic?

A. A deduction returns only your tax rate on the amount
B. A deduction returns the full amount, which is why timing purchases matters
C. A deduction reduces turnover, which can keep you under a tax threshold
D. A deduction is only worth making in a year when profit is unusually high

32 5. Running the job

What does restating the problem before showing any work actually change?

A. It demonstrates that you listened, which builds rapport before the reveal
B. It gives the client time to settle, so the first reaction is less abrupt
C. It moves the client from do I like this to does this solve that
D. It establishes the scope, so extra requests can be refused later

33 5. Running the job

How should a round of revisions be defined in writing?

A. As a fixed number of hours of amendment work after each presentation
B. One consolidated set of written feedback from one named person
C. Any change requested within five working days of a stage being delivered
D. Whatever the client considers reasonable for a project of this size

34 5. Running the job

A project needs a printer. Who should hold the contract with them?

A. The client, by default, unless there is a reason to do otherwise
B. You, so that quality and timing stay under your control
C. Whichever party can negotiate the better price on the run
D. Neither: the specification should be written so any printer can be used

35 5. Running the job

Two people on a committee give you instructions that cannot both be honoured. What do you do?

A. Produce a version that partly satisfies each, and present it as a compromise
B. Follow the more senior person, since they will decide in the end
C. Name the conflict neutrally and hand the decision back
D. Apply your professional judgement and explain the reasoning in the deck

36 5. Running the job

A project has gone quiet for five weeks at sixty per cent complete. What is the priority?

A. Keep working so the momentum is not lost when they come back
B. Invoice every completed stage and put the project formally on hold
C. Send a final warning that the quoted price will expire this month
D. Assume it is cancelled and reallocate the slot without saying anything

37 5. Running the job

Four months after delivery a client asks for a new size. How should that be handled?

A. Do it free, because the goodwill is worth more than a small invoice
B. Point to the support window in the original quote and decline
C. Answer quickly, and say which side of the line it falls on
D. Offer it free on condition that they write a testimonial in return

38 5. Running the job

Why does packaging the working files with their linked images matter so much at handover?

A. It reduces the total size of the delivery, which helps on slow connections
B. It proves the work is original, because the links show the asset sources
C. It is required by most print workflows before a file can be processed
D. Otherwise the links break and nobody can open it later

39 6. Ownership, rights and risk

You want to use a specific commercial recording in a client's video. How many permissions are needed?

A. One, from whoever administers the recording
B. Two, from two different rights-holders
C. None, if the client already subscribes to a streaming service
D. One, unless the video will be broadcast rather than posted online

40 6. Ownership, rights and risk

Which distinction decides whether a photograph of an identifiable person needs a release?

A. Whether the photographer owns the copyright in the image
B. Whether the person was in a public place when it was taken
C. Whether the use is editorial or commercial
D. Whether the person can be recognised by somebody who knows them

41 6. Ownership, rights and risk

Which single contract clause protects a freelancer most, without needing to be enforced?

A. A limitation of liability capping claims at the fees paid
B. A kill fee payable if the client terminates before completion
C. An indemnity covering any material the client supplies
D. All rights transfer on receipt of final payment in full

42 6. Ownership, rights and risk

Your work has been used without permission on another company's website. What is the most effective first action?

A. Screenshot it with the URL and date visible
B. Send a letter from a solicitor, so the claim is taken seriously
C. Register the copyright, so that a claim becomes economically viable
D. Post about it publicly, since reputational pressure moves faster than law

43 6. Ownership, rights and risk

Which exclusion in a limitation of liability clause matters most to a creative freelancer?

A. Exclusion of claims brought more than twelve months after delivery
B. Exclusion of liability for delays caused by a client's late inputs
C. Exclusion of liability for third-party material supplied by the client
D. Exclusion of indirect and consequential loss

44 6. Ownership, rights and risk

Why disclose AI use in the agreement rather than leaving it unmentioned?

A. Because discovery is worse than disclosure
B. Because disclosure is legally required in every market that matters
C. Because it justifies a lower price for the parts that were generated
D. Because clients who forbid it will usually change their minds when asked

45 6. Ownership, rights and risk

A stock photograph is marked editorial use only. What does that mean in practice?

A. It may be used once, in a single publication, for a single print run
B. It may be used commercially, but the photographer must be credited
C. It usually lacks releases and cannot be used in advertising
D. It may be used only by registered media organisations and publishers

46 6. Ownership, rights and risk

A client wants to own the work outright. What does an exclusive licence give them instead?

A. Ownership for a fixed period, after which it reverts to you automatically
B. A promise not to license it to anybody else, while you own it
C. The right to modify the work, which a normal licence withholds
D. The same rights as an assignment, expressed in a different form of words

47 6. Ownership, rights and risk

A client's contract says payment is due on approval, without defining approval. What should replace it?

A. Payment on delivery of the final files, whatever the approval status
B. Payment within thirty days of the last dated milestone in the schedule
C. A deemed-approval clause after a stated period of silence
D. A staged schedule in which the final instalment is the smallest one

48 7. Income that is not hours

Who is usually the most profitable audience for an independent creative to teach?

A. Peers in your own discipline, who value the specificity most
B. Students, because institutions pay reliably and supply the audience
C. Beginners online, because the addressable market is largest
D. The people who buy creative work

49 7. Income that is not hours

What is the single most important habit in print on demand, and the one most often skipped?

A. Ordering samples of everything you sell
B. Listing on several marketplaces at once to maximise search exposure
C. Pricing above the platform's recommended retail to protect the margin
D. Refreshing the catalogue regularly so the listings stay near the top

50 7. Income that is not hours

What do audiences actually pay for under a patronage model?

A. A promise of substantially more output every month
B. Access to the process, and early or ad-free versions
C. Exclusive work that will never be released publicly at all
D. Discounts on the products and commissions you sell separately

51 7. Income that is not hours

When is selling a digital product through a marketplace the right choice despite the commission?

A. When the product is priced low enough that margin matters less
B. When you want the platform to handle sales tax across jurisdictions
C. When the product category is crowded and needs credibility
D. When you have no audience of your own

52 7. Income that is not hours

What changes most when a freelancer becomes a small studio with staff?

A. The work becomes larger and more ambitious than one person could take
B. Fixed costs replace variable ones, and utilisation governs
C. The rate rises, because a studio can charge more than an individual
D. Client relationships become institutional rather than personal

53 7. Income that is not hours

Which piece of paperwork with a subcontractor is the one that stops you delivering if it is missing?

A. An assignment of the copyright in what they produce
B. A confidentiality undertaking covering the client's material
C. A statement of whether their payment depends on your client paying
D. An agreement about whether they may approach your client directly

54 7. Income that is not hours

Why set the stopping condition for a new income channel before starting it?

A. Because the platform's terms may change before the channel matures
B. Because a written target makes the effort easier to sustain month to month
C. Because sunk effort makes everything look almost-there
D. Because an end date is required to claim the costs against tax

55 8. Staying in it

Which habit quietly corrupts an effective hourly rate calculation?

A. Including the hours spent quoting for projects that were never won
B. Using invoiced totals rather than the amounts actually received
C. Calculating it per project rather than across the whole year
D. Leaving out the free revision, the quick favour and the long call

56 8. Staying in it

A client has grown to half your income, and nothing has gone wrong. What has it already cost you?

A. Nothing yet, which is why the risk is worth accepting for a period
B. A stalled rate, absorbed scope, and a narrowed portfolio
C. The ability to invoice on your own terms rather than on theirs
D. The chance to convert the relationship into a formal retainer

57 8. Staying in it

Why does personal work have to be exempt from having to be good?

A. Because judging it by client standards makes it discouraging to continue
B. Because it is unpaid, so the usual standard of care does not apply
C. Because the permission to make something bad is the mechanism
D. Because anything shown publicly should be labelled as an experiment

58 8. Staying in it

A new tool turns a part of your billable work into a button. Which response works?

A. Compete on being cheaper than the tool for clients who prefer a person
B. Keep the labour and price it as before, since clients cannot tell the difference
C. Absorb it and move your pricing toward the outcome
D. Specialise in the parts of the discipline the tool cannot reach yet at all

59 8. Staying in it

A freelancer calculated their rate on fifty-two working weeks. What is the consequence?

A. Every day off is funded from income that is already committed
B. The rate is slightly conservative, which is a safe direction to be wrong in
C. Holiday has to be taken in the quiet months rather than when convenient
D. The effective rate will look better than it is, because the hours are overstated

60 8. Staying in it

Which of the things lost when you leave employment causes the most underpricing?

A. Feedback before work ships, which is why weak work reaches clients
B. Calibration against other people's work in progress
C. No reality check on whether your rate and terms are normal
D. The absence of anyone to ask a five-second question of

61 8. Staying in it

Returning to employment after several years independent. How should that be read?

A. As a legitimate outcome of a review, not a defeat
B. As a failure that is usually caused by underpricing in the early years
C. As a temporary measure, provided the practice is kept open alongside
D. As a signal that the specialism chosen was too narrow for the market

Answers

Each entry gives the correct option, then what each wrong one reveals about how somebody was thinking. The second part is worth more than the first: a wrong answer here is a named misreading, not a mistake.

Lesson checks

1. Three paid jobs before you quit anything — C

A — Treats price as an independent dial. The jobs were bought at that price by that group; raising it fivefold tests a different market and gives no information about whether this one will follow.

B — Misreads the purpose of the test. Craft is the one thing three small jobs cannot tell you much about; the test measures route, pricing nerve, time estimates and appetite.

D — Overreads a negative on one combination of market and price as a verdict on the whole venture; the fix is to change the market, the price or the positioning and re-run it.

2. The number of months you can be wrong for — B

A — Rates affect income, not the runway division; the number of months her savings cover is unchanged by what she charges.

C — Counts an asset she needs to do the work as spendable cash, which converts a working tool into a number on a spreadsheet.

D — Confuses booked work with received money; booked work that pays in ten weeks is exactly what the cash cycle adjustment exists to account for.

3. Nobody wants a logo — C

A — Identifies a real secondary cost but misses the main one: the sentence failed because it is vague and about her, not because of indexing.

B — Invents a rule. Outcome framing works in writing when it is specific; what fails is abstraction, in any medium.

D — Describes outcome inflation, a real failure, but this line promises nothing measurable at all — its problem is vagueness rather than overreach.

4. Narrow enough to be remembered — C

A — Confuses concentration of clients with concentration of positioning; narrowing is meant to make him findable in a market, not dependent on three firms.

B — Reverses the diagnosis: he has both axes, and adding constraints would shrink the buyer pool further rather than widen it.

D — Throws away the retrieval advantage entirely; the fix is to broaden the market axis to children's publishing beyond one state, not to become unmemorable.

5. Your competitor is a template and a nephew — B

A — Treats postponement as disqualifying, when it usually signals an absent deadline rather than an absent budget, and deadlines can be surfaced.

C — Reaches for a general pricing maxim instead of the specific mechanism: against inaction, no price is being compared at all.

D — Applies sampling caution where the pattern is qualitative and actionable; waiting for fifteen more losses is expensive and the diagnosis is already legible.

6. Five ways money arrives, and only one of them is a job — B

A — Reaches for a reputational argument; the problem is timing and distribution, and plenty of working designers sell templates without damaging their rates.

C — Turns a useful ordering heuristic into a hard rule; retainers help but are not a precondition, and the real issue is the missing audience.

D — Overstates it — a pack selling fifteen copies a month is real money, just not a living and not fast enough to matter on a four-month runway.

7. Local rates, remote rates, and the honest gap — D

A — Accepts cost-plus as a default, when the client's market rate and the usage being bought are the inputs that determine what the work is worth.

B — Ignores the friction and risk the buyer genuinely carries across borders, which is what the discount prices — the goal is shrinking it, not denying it.

C — Names a real secondary risk on long projects, but currency denomination is not what makes the €900 figure the wrong answer.

8. Legal enough to invoice, and no more than that — A

B — Invents a procedure that does not cure a missed registration, and still assumes profit is the measure being tested.

C — Confuses two separate rules: exports are often zero-rated for the tax charged, but they generally still count towards the turnover that triggers registration.

D — Conflates entity choice with tax registration; consumption-tax obligations attach to turnover regardless of whether a company exists.

9. The first ninety days, written down — A

B — Applies the portfolio-editing rule correctly but treats it as sufficient; no number of pieces produces clients if almost nobody is shown them.

C — Computes a rate from a sample far too small to carry one, and acts on it by discarding the market rather than gathering evidence.

D — Blames the timeframe rather than the input volume; ninety days is ample to send sixty specific contacts, which is what would have made the window informative.

10. Nobody is going to look at your fortieth piece — A

B — Assumes hiring decisions scale with volume, when the reviewer never reaches most of it.

C — Applies a rule from design and branding markets to a field where buyers judge the frames.

D — Treats distribution as the only variable and skips the question of what a viewer sees on arrival.

11. A picture cannot argue — B

A — A labelled guess is still a number the reader cannot check, and it imports a benchmark from projects that are not this one.

C — Treats silence as neutral, but the outcome is the section a serious buyer reads for, and omitting it reads as a project that did not work.

D — This is precisely the unearned number: converting a feeling into a statistic, which any experienced buyer recognises and then discounts everything else you claim.

12. Making work when nobody has hired you — D

A — Judges the work on novelty. Reviewers are assessing problem-solving under constraint, and an original subject with no constraint proves no more than a familiar one.

B — Confuses the objection. Unsolicited redesigns are generally tolerated as commentary or study; the reason they carry no weight is evidential, not legal.

C — Category relevance genuinely matters, but it is a separate point: a constraint-free spice label would be just as weak as a constraint-free cola redesign.

13. How much process to show, and to whom — A

B — Removing the reasoning makes the image less useful and does not stop the request — the picture is what triggers the enquiry, not the caption.

C — Ordering affects how many people see it, not what they do when they see it, and the enquiry came from somebody who did reach the page.

D — Reads market demand as a verdict on quality. Demand for a style says what buyers recognise, not what solved that particular brief.

14. Mockups, and where they start lying — C

A — Colour conversion is real and separate. The failure here is legibility at physical size, which a correct colour profile does nothing about.

B — Confuses resolution with legibility. Vector art scales perfectly and still fills in at 12mm, because the problem is the size of the counters, not the pixels.

D — Correct geometry helps, but a perfectly accurate render viewed at 400% on a monitor still hides the problem — the missing test is viewing at true size.

15. The site that has four jobs — D

A — Overstates it. The filter genuinely removes some clients who would have been talked up from a smaller budget, so it is a trade rather than a free gain.

B — Names a real anchoring risk, but a floor anchors upward from the bottom of the market; the actual cost of publishing is lost volume, not a lower ceiling.

C — Assumes one purpose. The device is a filter at whatever level you set it; it is equally valid for a person whose target clients are small.

16. Five platforms, five different currencies — B

A — Treats it as a volume problem. More reach into an audience that cannot hire her multiplies the same zero.

C — The crop bias is real and does shape what performs, but the work is getting engagement — the problem is who is engaging, not whether it looks good.

D — Describes how discovery works on an indexed archive like Behance, which is a different machine; the fix would not put buyers on this platform.

17. The third of your work that is locked — A

B — This is the usual confusion. Ownership governs who can exploit the work commercially; it does not by itself settle portfolio display, which is customarily permitted and easily asked for.

C — Invents a general exemption. Fair use and fair dealing vary sharply by country and are not a reliable substitute for asking.

D — Work-for-hire and assignment differ in who is treated as the original author, which matters for moral rights and reversion, but neither term addresses display permission.

18. The file that gets forwarded — C

A — Argues the intro should be longer, which compounds the problem — the issue is that any intro spends the only attention she is guaranteed.

B — There is something to the idea that unbriefed work invites harsher reading, but the cost here is attrition before the good work appears, not a harsh verdict on it.

D — Hardens a guideline into a rule. Reels of 45 to 90 seconds work fine; what matters is the order, not a cutoff after which viewing stops.

19. Twenty minutes at handover — B

A — Volume helps, but the ratio is not the mechanism — buyers ask for what they can see themselves buying, and the social work remains visible and obviously purchasable.

C — Overstates the limitation. Labelled self-initiated work is weaker evidence than a paid job but it does shift what people ask for — when it is not competing with paid work in the old category.

D — Mistakes a directory problem for a menu problem. Most enquiries arrive from referrals and direct visits, where indexing plays no part.

20. Four channels, not forty tactics — C

A — Swaps one slow channel for another. Events build relationships over months, which is the same lag problem in a different room.

B — Correct about sustainability and irrelevant to her situation — a slower version of a slow channel is still not arriving inside six weeks.

D — Portfolio quality affects conversion rates, but even a perfect portfolio does not shorten the time it takes an inbound channel to reach anyone.

21. You do not need a network, you need twelve specific emails — C

A — Assumes local rates are higher, when the usual reality is the reverse.

B — Attributes the problem to client character rather than to the structure of the buying situation.

D — Treats the commission as the main cost when the pricing pressure from being one row in a list is larger.

22. Asking in a form somebody can answer — B

A — Reputational risk to the referrer is real, but it explains reluctance to vouch — not why a general request produces nothing at all.

C — Confidence in phrasing is a surface property. A confidently-worded but equally vague request fails the same way.

D — Outcome framing does help a referrer repeat you accurately, but the operative difference here is the recognisable trigger, not the vocabulary.

23. Working for people who already have the client — D

A — Rate anchoring is a genuine cost of the channel, but it is the least of her problems — direct rates are typically higher, not lower.

B — Often true of the skills, and a real risk. But scope narrowing is recoverable in months; the structural problem here is that she has no way to reach anyone.

C — Such clauses exist and matter, but they restrict one small set of contacts — not her ability to build a pipeline from anywhere else.

24. What a marketplace is actually selling — B

A — Crowding follows from the mechanism rather than causing it — technical categories are less crowded precisely because they require verifiable skill.

C — Inverts the usual pattern — judgement-led creative work is normally the better-paid end. The difference here is the platform, not the discipline.

D — Keyword coverage affects how many people see a listing, which would raise volume at the same low price rather than supporting a higher one.

25. Converting silence into information — C

A — Reads it as a scarcity tactic. The message explicitly leaves the door open, so it applies no time pressure at all.

B — Repetition does help across a long campaign, but it does not explain why this particular message outperforms — a third 'just checking in' would not.

D — Perceived demand does affect negotiation, but the reply rate here is driven by what the message asks of the reader, not by what it implies about her diary.

26. Four things to know before you write anything — A

B — Rushed quoting is a genuine hazard, but it is a consequence of how you respond rather than a property of the client that makes the project go badly.

C — Describes a pattern that sometimes follows, but it assumes intent — the ordinary case is an unstructured process, not a test.

D — Correctly identifies why external dates help, then applies it to the wrong case — this client claims urgency, so the diagnostic signal is the mismatch.

27. What a bad project actually costs — C

A — Turns a pricing move into a loyalty test. Plenty of serious clients decline a reduced scope simply because they need the whole thing.

B — Smaller scope does limit exposure, which is a side benefit — but the same protection would follow from any small job, including a badly priced one.

D — A plausible hope rather than a mechanism, and it is often wrong — a client who got a wordmark cheaply frequently stops there.

28. Unpaid work, and the test that sorts it — C

A — A sensible defence if you have already decided to pitch, but it does not reduce the work — the unpaid cost is in producing the routes, not in delivering them.

B — Correct that the practice is widely discouraged, but a position statement answers the industry's problem rather than this buyer's worry about risk.

D — A reasonable substitute and worth offering, but it gives the client nothing specific to their own problem, which is usually what they are asking for.

29. Two different searches, two different jobs — C

A — Invents a ranking rule. Length is not a weighting factor; the advantage comes from how few pages compete for the phrase.

B — Specific searchers often are better qualified, but budget is not a property of phrase length — the operative advantage is that the phrase is winnable at all.

D — Describes a real effect at the scale of large content sites, but it will not move a one-page portfolio into a term contested by national advertisers.

30. Teaching, writing, speaking, being useful — C

A — Peer visibility genuinely does generate overflow work, so the premise is too absolute — but it also mistakes the point, which is about who has the problem.

B — Specific technical phrases are indeed more findable, which helps — but the enquiries come from readers recognising their own problem, not merely from arriving.

D — Assumes the topic is fine and only the treatment is wrong, but a deeper process essay still addresses an audience that does not commission packaging.

31. Your rate is about three times the number you first thought — B

A — Jumps to market positioning when the underlying floor was miscalculated.

C — Treats a rate that was never viable as one that merely aged.

D — Blames project mix for a shortfall that exists at any project size once the divisor is wrong.

32. The document that fixes what you agreed — B

A — Describes a real distortion of the anchor, but the anchoring effect is a presentation consequence — the underlying damage is that A does not cover its own cost.

C — Underpricing does weaken a negotiating position, but the client cannot see how A was derived — the harm here is arithmetic, not signalling.

D — Confuses a narrow scope with a bad one. A smaller complete piece of work is legitimate; the rule is that it must not be a worse-quality version.

33. What is your rate is not really a question about money — B

A — Reads a price signal as a quality signal, when both produce the same visible outcome.

C — Assumes the problem is client selection rather than the number being quoted to them.

D — Optimises for more work at a rate that has not been tested against refusal.

34. Four pricing models, and who carries the risk — C

A — Change notes are the right instrument once you are inside a fixed-price job, and would have helped — but they are a mitigation for a model that was wrong from the start.

B — Contingency helps with estimation error. It cannot cover a scope that keeps being redefined, because there is no size of buffer that bounds an open variable.

D — Right that time-based pricing fits here, but overstates it — a day rate does the same job without inviting the client to audit every hour.

35. Designing a retainer that survives six months — B

A — An exit limits how long you suffer a bad deal. It does nothing to stop the drift, and leaving is a worse outcome than correcting it.

C — Output-based retainers are generally healthier, but they drift too — through extra amendments and out-of-scope favours — unless usage is made visible.

D — Prices the symptom and guarantees the behaviour, since the ceiling still does not exist and the drift simply resumes from the new baseline.

36. The increase nobody will offer you — C

A — Treats a full win rate as the goal. It usually indicates the price is below what the market will bear, which is the condition she was trying to correct.

B — Sometimes true of a genuinely differentiated practice, but a near-perfect win rate is much more commonly evidence of underpricing than of immunity to it.

D — A plausible confound worth checking, but existing clients were explicitly given notice of the change — and it does not explain new enquiries converting at the same rate.

37. What a discount tells a client — C

A — Treats a timing problem as an affordability problem and pays for it out of the fee, which is exactly the unconditional reduction that resets the price.

B — Correct that the exposure matters, but staged payments against completed work do not increase risk; refusing any accommodation loses a project for no gain.

D — A sound trade in general and precisely the wrong one here — a client short of cash this quarter cannot pay everything immediately.

38. The deposit is the only real protection you have — A

B — Reads a fee deduction as a payment dispute, and escalates against a client who did nothing wrong.

C — Mistakes a routine fee and currency spread for a hold, which delays discovering the real cost.

D — Attributes a predictable, quotable cost to market randomness, so it never gets priced in.

39. The document that has to survive an accounts system — D

A — Aligns the paperwork with the delay rather than removing it, and a large payer's cycle is not shortened by lengthening your terms.

B — Interest terms give you something to point at in a dispute, but they rarely change the cycle of a large payer and do not explain an otherwise cooperative client.

C — Real for some organisations and a genuine structural problem — but it is a conclusion to reach after checking routing, not instead of checking it.

40. An escalation ladder run on dates — B

A — Tone does affect cooperation, but a polite repetition of the same request produces the same result — the difference is what is being asked for.

C — Attributes the effect to implied pressure. The message works because it is easy to act on, not because it is a veiled warning.

D — Reaching accounts does matter and is part of that step, but the routing alone changes nothing if the invoice is stuck for a reason nobody has identified.

41. Three places a foreign payment loses value — B

A — Correspondent deductions are real and genuinely invisible, but they are usually fixed amounts an order of magnitude smaller than the conversion margin.

C — Withholding is a genuine cross-border cost, but it is deducted by the payer and visible as a shortfall against the invoice — not hidden inside the bank's rate.

D — Aggregating small fees does make them visible, but it is still counting the wrong cost — the margin on a single $1,000 payment exceeds a year of receiving fees.

42. The share that was never yours — C

A — Poor records do cause underestimation, but the failure being described happens even when the figure is known exactly — the money has already been spent.

B — A real and commonly missed obligation worth checking, but it is a scheduling problem that a well-funded reserve would absorb.

D — A minor genuine benefit of separation, but the method works in an account paying no interest at all — the mechanism is visibility, not yield.

43. The hour that decides the project — B

A — Overstates a working note. Liability depends on the contract, and this line's value is practical rather than legal.

C — Dated dependencies do improve compliance somewhat, but this client still delivered five weeks late — the sentence earned its place afterwards, not before.

D — A schedule consequence is not a monetary one, and converting it into a charge would require a term nobody agreed to.

44. Asking for a judgement, not a preference — D

A — A genuine and costly error that compounds this one, but a live presentation of three routes invites the same recombination — it just happens out loud.

B — Saying which you recommend helps, and is worth doing — but the recombination instinct comes from having parts laid side by side, not from missing advice.

C — Context does change what a client can assess, and its absence causes different failures — falling for the large version, mainly — rather than recombination.

45. Unbounded revisions turn a fair price into an unfair one — C

A — Treats refusal rather than pricing as the tool, which makes him the obstacle in every conversation.

B — Locates the problem in this one request rather than in the four that silently redrew the boundary.

D — Assumes a written limit does the work on its own, when an unenforced limit teaches the same wrong lesson.

46. The complaint is real, the diagnosis is not — A

B — Sometimes a size comment does mask a deeper objection, but 'more confident' is a description of the same element, not a rejection of the idea.

C — Correct that the vocabulary is missing, then abandons the translation that just worked and replaces judgement with a preference test.

D — Treats the client's theory as validated. They have stated a goal, not verified that scale is the mechanism that reaches it.

47. Estimating from records, not imagination — C

A — Rounding does accumulate, but it would produce error in both directions — the bias here is consistently in one direction.

B — Calendar and working time genuinely are different quantities worth quoting separately, but she measured 39 actual working hours, not elapsed weeks.

D — Counting admin is a real and commonly skipped improvement, but those tasks would then be estimated with the same optimism as the rest.

48. The last four hours — B

A — Version drift is a real hazard and a flattened PDF is a good companion file, but it does not address either of the actual failures here.

C — Control over downstream use is a legitimate concern addressed by a usage note, not a defect in the delivery itself — clients usually own the right to amend.

D — Withholding source files until payment is sound practice, but this describes when to send them rather than what is wrong with what was sent.

49. When you are the middle of the chain — D

A — A markup is defensible payment for managing the risk, but a percentage of a sum you have already paid out does not help you fund it.

B — Proofs are essential and prevent a different disaster, but this client is slow rather than disputing the work.

C — Direct contracting is the sensible default, but taking it on is legitimate when you want the control — provided the money is in hand first.

50. Five people are not five opinions — C

A — Reasonable when the tension is within one brief, but here it is two people disagreeing — a compromise leaves both dissatisfied and her responsible for it.

B — Seniority usually does decide, which is why knowing the decision-maker matters — but acting on that assumption silently overrules a colleague without being asked to.

D — Doubles the unpaid work and reintroduces the multiple-routes problem, inviting the group to negotiate a hybrid of the two.

51. Silence, holds and kill fees — A

B — A termination clause is worth having and helps at the margin, but it recovers a percentage of work not yet done rather than payment for work already delivered.

C — Contact keeps a project visible and is worth doing, but cancellations usually follow from the client's own circumstances, which chasing does not change.

D — A written hold is the right move and does several useful things, but it does not by itself get the completed 60% paid for.

52. The month after the files go — C

A — Budget timing genuinely affects when work can start, but it is arbitrary relative to this email and does not explain why the phrasing matters.

B — Captures part of the contrast, but framed as avoidance rather than as what the question actively produces — an answer, and often outcome data.

D — Describes a relationship benefit that accrues slowly, whereas this email works because of what it prompts the client to notice right now.

53. What you own the moment you draw it — A

B — Treats a manner of working as a protectable work. Courts have generally declined this, however unfair it feels to the originator.

C — States the test for copying a specific work, which is the right framework for a different case — here nothing of a particular image was reproduced.

D — Duration governs how long a protected work stays protected, not what falls inside protection in the first place.

54. Medium, territory, duration, exclusivity — B

A — A sound scope reduction that does hold the unit price — but it delivers less work, where a rights restriction can deliver the same work for less.

C — Solves a timing problem rather than a budget one, and it leaves her financing a client who has told her the money is not there.

D — Volume against a real written commitment can justify a reduction, but an unwritten promise of future work is a discount given for nothing.

55. The licence categories nobody reads — C

A — Reflects how most people assume font purchases work, and it is exactly the assumption that causes the breach — a licence is not a sale.

B — Seat limits are a real constraint on desktop licences, but they do not make the transfer permitted and they say nothing about webfont serving.

D — Outlining genuinely solves the print side and is the right habit, but a website needs live text — outlines cannot serve a webfont.

56. Two copyrights in every recording — C

A — Correct that the master is now theirs, then treats the composition as a minor formality. The synchronisation licence is the substantial one.

B — A cover may well pass automated matching, which is a real practical difference — but that does not make the use licensed, and platforms are not the rights-holder.

D — Too absolute. Cover recordings are routinely made lawfully; what is missing here is the sync licence for use in a video, not the right to perform the song.

57. Owning the photograph is not enough — C

A — Silence does cause disputes, but the premise states a one-year national licence — the terms existed and were specific.

B — Inverts the common default. In many systems the photographer remains first owner absent a written assignment, which is why the limited licence existed.

D — Template wording is a genuine hazard worth reading for, but it describes where the overreach was written rather than why it went unnoticed.

58. A contract is a document about the week things go wrong — C

A — Assumes a clause that may not achieve its aim leaves nothing behind, ignoring any implied licence or later assignment.

B — Treats a term of art as if its plain meaning controls, when the phrase has a narrow statutory definition.

D — Believes paying for work buys the copyright, which is the default in only a few specific situations.

59. What a logo client is actually buying — B

A — Stretches substantial similarity into the territory of trade mark confusion, which is a different test in a different system.

C — Assumes originality does the work. Even a clearly original device does not stop a competitor adopting a different but confusingly similar sign.

D — Correct that a wordmark's copyright may be thin, and worth telling them — but custom letterforms still would not deliver what they are asking about.

60. The risk that arrives in an email — C

A — Sounds rigorous and reliably produces a confident yes, because most clients believe paying for a shoot means owning the result.

B — Names a real trap, but it asks the client to apply a distinction they have almost certainly never heard of.

D — Worth having on file and it is what the clause needs, but a blanket confirmation reveals nothing about provenance and so prevents nothing.

61. Your work will be stolen and the courts are not the answer — B

A — Treats registration as a prerequisite for action, when it mainly affects litigation that will not happen here.

C — Leads with escalation against what is usually an unaware junior, and does it before capturing any proof.

D — Trades a takedown that works for attention, and warns them to remove the page before it is documented.

62. A small fee and a large exposure — B

A — Describes an occurrence basis, which is how many people assume all insurance works and how some other classes of policy do work.

C — Prompt notification is a genuine and strictly enforced condition — but it applies to a live policy, and there is no longer one to notify under.

D — Reaches the right outcome by the wrong mechanism; cover ends with the policy period, and run-off would extend it past the end of trading.

63. The client will ask, so decide your answer before they do — C

A — Assumes a contract can assign a right that may not exist in the first place.

B — Treats secrecy of the instruction as equivalent to a legal right in the output.

D — Confuses a platform promising not to claim the work with the existence of an underlying property right.

64. Two open questions and one you can answer today — C

A — Some terms do restrict certain uses and must be read, but this is a contractual issue with one provider rather than the reason the mark needs human authorship.

B — Disclosure is a genuine obligation covered elsewhere, but it is about telling the truth rather than about whether anything can be owned.

D — Training disputes are real and unresolved, but drawing part of the mark yourself would not cure an infringement arising from a generated element.

65. Calculating the ceiling — A

B — Treats the gap as waste. Quoting, invoicing, marketing and revisions are the business, and a ratio near 90% is not achievable for a one-person practice.

C — Some admin can be billed hourly, but most of the unbillable half is pipeline and business work no client would pay for under any model.

D — Misreads a ratio as spare capacity. Extending a 45-hour week extends both halves, and the body's limit is the one already binding.

66. The same work, with edges — B

A — Certainty does command a premium, but the mechanism works identically at a market-level price — the gain comes from who keeps the saved time.

C — Fewer errors genuinely help under either model, which is why this does not explain the difference between them.

D — More throughput does raise income, but it is the same trade of hours for money — the point is that the hours saved are not sold again at all.

67. Audience times conversion times price — C

A — Close to the right instinct, but stated as a law — the point is that price changes are second-order here while audience size is first-order.

B — Insensitivity at low absolute prices is real in some markets, but it makes the change marginal rather than transformative — the audience is still the ceiling.

D — Price-as-quality-signal does operate in some categories, but invoking it here still leaves her selling to the same small number of people.

68. Two years ahead is enough — B

A — Content quality affects recommendations and repeat bookings, but it does not explain a no-show pattern that appears before anyone has seen the material.

C — Physical attendance does raise commitment somewhat, by adding a travel cost — which is the same mechanism, reached by a more expensive route.

D — Length affects completion within a session, but the larger loss here happened before it started.

69. Cumulative, lagging, and volume-driven — C

A — Some libraries do weight recent activity, but a ranking quirk is not what makes four searchable subjects outperform one unsearchable one.

B — Over-stylised work is genuinely harder to license, but the premise here is quality rather than style, and a superb image in a saturated category still earns little.

D — Overstates it — quality does influence which of several results is chosen. It just cannot compensate for not appearing in the results.

70. Somebody else holds the stock — B

A — Fine lines and gradients genuinely do reproduce less well, which is worth designing around — but poor reproduction is not why her work is never seen.

C — Discounting policies do erode artist margins and are worth reading for, but pricing does not explain near-zero sales across twenty listings.

D — Catalogue size genuinely drives search-based income, but multiplying unsearchable artwork by twenty would not fix the underlying mismatch.

71. One to five per cent — B

A — A real second-order effect worth avoiding by giving the good work away, but it takes months to bite and assumes the membership filled up first.

C — A genuine long-term hazard that traps established creators — but it requires an audience large enough to exert that pull.

D — Fees do matter and should be counted, but a combined cut in the region of ten per cent is not what makes this fail.

72. The first person you pay — C

A — A reusable specification genuinely reduces briefing cost and is worth writing — but much of what a regular collaborator learns is tacit and never makes it into a document.

B — Briefing quality is the commonest failure and improving it helps, yet even an excellent brief carries a first-job learning cost with someone new.

D — Context does accumulate with continuity, but continuity is available from a regular subcontractor without payroll, obligations or fixed monthly cost.

73. A different job with the same name — C

A — Low utilisation is the classic killer of small studios and shows up exactly like this — but it would depress the profit figure too, which here is healthy.

B — Thin margins do make payroll fragile, though a genuinely profitable year should still cover the costs that were deducted to produce that profit.

D — Under-pricing against real staff hours is common and worth checking, but it would appear as poor profitability rather than alongside a good year.

74. Thresholds, and one at a time — B

A — Correct about the lag on the slow channels, but it excuses the allocation — the productised and teaching routes should have paid inside that year.

C — Several of them do share that dependency, but a stock library and a productised service do not — the split is what made all five fail together.

D — True of stock specifically, and it is how that one channel behaves — but an unfinished course and an abandoned newsletter accumulate nothing.

75. Five figures turnover hides — B

A — Reads utilisation as an efficiency score. A higher billable share with no income gain means more hours for the same money, which is the worse position.

C — Right that the two figures belong together, then concludes too cautiously — with income held flat, the utilisation trend already determines the rate direction.

D — Both are plausible causes worth investigating, but the question asks what the trends indicate about the practice, and that is settled by the arithmetic.

76. Employment without the protections — C

A — The rate discount is a real cost of the channel, but a lower rate is a margin problem rather than a concentration one.

B — A genuine consequence, and it is why rebuilding is slow — but the exposure exists whether or not she could approach them.

D — Portfolio narrowing is one of the costs of concentration, but variety of work is not the same question as who can switch the income off.

77. Ending it without a decay — B

A — Disputes do happen and are worth avoiding, but a client is unlikely to litigate a parting note — the reliable cost is to the relationship, not to the invoice.

C — Correct that the adjustment conversation should come first, which is a real sequencing error — but here she has already decided to leave.

D — Length can read as tentative, and some clients will push back — but that is a matter of phrasing rather than of what reasons cost.

78. The empty month was caused by the busy month — B

A — Explains a self-generated cycle with client budgeting behaviour that would not alternate this regularly.

C — Diversification helps with concentration risk but does nothing about outreach that stops during delivery.

D — Accepts the pattern as external and treats the symptom, leaving the cause running.

79. Conditions, not character — C

A — Longer breaks do help with exhaustion specifically, but if the conditions are unchanged the return is the same, only later.

B — A real and useful distinction, and it explains holidays that leave you tired — but this one worked, since she came back rested.

D — The distinction matters and is worth acting on if the flatness extends beyond work — but the defining feature here is that it returned with the work.

80. The work nobody commissioned — B

A — Overload is a real hazard of ambitious personal projects and may well be true here, but it would make her tired rather than change what the work does.

C — A genuine ongoing cost of any product and worth counting before starting — but that arrives after launch, not during the six months of making.

D — Audience expectations do pull work toward what performs, though that pressure builds from buyer feedback over time rather than from scoping it.

81. Nobody is sending you on a course — C

A — The instinctive move, and the one that never works — a tool's marginal cost approaches zero, so there is no price low enough to compete with.

B — The quality gap on hard subjects is real and worth charging for, but it is a shrinking niche and the positioning still sells labour rather than judgement.

D — Adjacency is a sound long-term move and worth budgeting learning time for, but it abandons a position where the judgement was still saleable.

82. Rest is downstream of pricing — A

B — Describes the compensation people actually make, which is unpaid overtime against their own estimate and removes the rest the break existed for.

C — Inverts the arithmetic — earning less from fewer weeks at the same rate leaves the hourly figure where it was and the annual figure short.

D — Utilisation does drop, but it measures the share of working time that is billable — weeks not worked at all are outside the calculation.

83. The infrastructure that leaves with the job — C

A — Close to the right conclusion but states it as a rule — acceptance is consistent with a fair price too, which is why it carries no information alone.

B — A genuine and commonly missed erosion, but it explains why the rate should rise rather than why the absence of objections proves nothing.

D — Win rate is indeed the better signal and points the same way — but it is a different measurement, not a fault in reasoning from silence.

84. The half-day that stops the drift — B

A — A rate rise may well be needed, but it treats the symptom — the same low-value projects at a higher rate still carry full overhead each.

C — Unbilled scope does depress the effective rate and change notes are the right instrument for it — but that would not show up alongside a rising project count.

D — Pipeline hours do enter the denominator, yet more completed projects at lower value per project points at what she accepted rather than at what she chased.

Module test — 1. Whether there is a business here

1. C

Runway has to cover the cash cycle as well as the survival cost. ₹2,40,000 over ₹30,000 is eight months, but roughly two and a half of those are already committed to work in flight between first contact and cleared payment. Treating the raw division as available months is how people end up negotiating from a countdown, which clients can hear.

2. A

Replies mean the approaches reached people who recognised the problem, so the route works. Enthusiasm that stops before money is either a number this market will not pay or something in the materials that leaves a stranger uncomfortable handing money to you. Silence would point at positioning; a terrible effective rate after delivery would point at scope.

3. D

The test is three jobs at or near the target rate, because the rate decides whether the practice can pay for a life. Jobs at a tenth of it validate a hobby with expenses. What the result actually tells you is that the price and the market you chose do not fit each other, which is fixable and much cheaper to find out before resigning than after.

4. B

Past roughly forty per cent you are holding a job with no notice period, no severance and no sick pay. Ending it creates the gap immediately. The useful response is to treat the figure as a warning light and add a second client of comparable size while nothing has gone wrong, because rebuilding a pipeline from a standing start takes three to six months.

5. C

Doing nothing takes more work off the table than anything else, and it is not being chosen on quality, so quality arguments never reach the comparison. What moves it is a deadline or a measurable leak: a trade fair in eleven weeks, eight extra orders a month. Where neither exists, doing nothing is often right, and saying so is a cheap way to be remembered when a deadline appears.

6. D

Nobody audits your niche. The portfolio, the outreach list and the posts point at one thing so that a stranger can repeat what you do; the inbox takes what it takes, and in year one it should. The error would be publishing the café menu afterwards, because a portfolio is a menu and people order from it.

Module test — 2. Work you can show

1. B

Somebody who hits a student-grade piece on page two does not conclude that the earlier work was good; they conclude the earlier work was luck. Forty pieces guarantee a weak one is visible and six do not, which is why cutting works by raising the floor rather than by improving the average.

2. A

Naming a constraint — two spot colours, three weeks, Hindi and English at the same size — proves the work was made inside reality, and amateurs hide constraints because they feel like excuses. An unearned percentage does the opposite: anyone who has run a business knows the sentence is usually invented, and one invented number makes a reader discount the whole page.

3. C

Two different buyers read the same page with opposite needs, so the question is never whether to show process but what the smallest amount is that makes the case. A grid of thirty thumbnails demonstrates effort, which nobody is buying. A rejected route with one line about why it lost demonstrates judgement, which is what is being hired.

4. D

A mockup may show the work as it would appear if implemented as specified, and not as it would appear if something else were also true. A Times Square billboard for a two-person business fails either way: the buyer recognises the stock template and discounts everything else you show, or believes it and arrives with expectations the quote cannot meet.

5. A

The label does two jobs. It survives the call where somebody asks about the project, which they do, because a portfolio of unlabelled concepts is a known pattern. And it lets you show something no client would have approved without the reader assuming you routinely override what clients want, so the label protects the work.

6. C

The break is twenty minutes while the files are still open and you still remember the constraint: three to five exported images, four sentences, the request for a quote and for permission, and the real hours. Assembling prepared material takes an evening; reconstructing it from versioned folders takes a fortnight, and a fortnight gets postponed until the quiet week has become a quiet quarter.

Module test — 3. Where the work comes from

1. B

Channels are chosen by lag. Outreach lands in two to eight weeks and subcontracting within about a month of getting on a roster, because the intermediary already has the client, the brief and the budget and has only run out of hands. Referral lags your last good project by six months to two years and inbound by a year or more.

2. C

A resource manager is building a list of who is available and at what price. Rates negotiable cannot be entered into that list, so the mail is not rejected so much as never recorded. Four things fit in under a hundred words: what you do precisely, your availability as a date, a day rate as a number, and a link.

3. A

A general ask fails because it is computationally expensive: the listener searches their memory against a category with no edges, says yes, thinks nothing and forgets. A specific scenario either matches something or it does not, and the answer arrives in seconds. Saying a forward is enough removes the unspoken worry about having to vouch for you.

4. D

Buyers on a listing page cannot assess craft, because they are not designers, and the platform makes comparison easy on the axes it does show: price and review count. In any market where quality is unobservable at the point of purchase, price falls to the floor set by whoever has the lowest costs. A narrow, technically specified service where the buyer can verify the result restores quality as a visible axis.

5. B

It lets somebody who has been embarrassed about their silence answer without having to explain it, and the small finality prompts a decision. Three contacts is the limit for a specific proposal; beyond that you are trading a small chance of this job against your standing with somebody who might hire you in two years.

6. C

A low budget on its own is a constraint rather than a red flag, and constraints can be designed around. Quoting a smaller, complete, honestly delivered piece of work leaves your rate per unit of work untouched, because you have not established that the price moves. Accepting the low number for the original scope trains the client and depresses your own estimate of the job.

Module test — 4. The money

1. A

Three errors compound. You bill perhaps 50 to 60 per cent of working hours, so 160 becomes about 80. You bill about ten months, not twelve. And the costs and the tax an employer used to absorb are now yours. On the worked example that is ₹250, then ₹600, then ₹710, then ₹835 — and the last figure is a floor rather than a price.

2. D

If the client directs the work day to day and the brief will evolve, price time — a day rate, or hourly for short unpredictable tasks. If you have defined the deliverable and decide how to reach it, price the project and keep the upside of being efficient. Fix-pricing work whose direction somebody else changes daily is how a rate quietly halves.

3. B

Whatever you meant, the inference a client reasonably draws is that the price was an opening position, and that inference is permanent. It costs a fraction of every future negotiation with them and with anybody they tell. Never lower the price without lowering something else — scope, revisions, timeline, payment terms, usage rights — because a number that can fall while the work stays the same was never connected to the work.

4. C

Asking when it is scheduled, and offering to reissue it if anything is missing, very often produces the real answer: no purchase order number, the wrong legal entity name, never received, or sitting unapproved with somebody on leave. Most late payment in small creative practices is an invoice that could not be processed rather than a client who would not pay.

5. A

The gap between the rate you were given and the mid-market rate for that day is commonly three to four per cent at a high-street bank, and it never appears as a fee at all — it is simply a worse number. Looking up the mid-market rate is free, and it is the only way to see what the conversion actually cost.

6. D

An employee sees income after deductions; an independent person sees the gross arrive and experiences all of it as available. The habit works because it needs no discipline beyond the first sixty seconds after a payment lands. Underpricing produces a bad year; spending money that was never yours produces a liability with interest and penalties, owed to an authority with stronger collection powers than any client.

Module test — 5. Running the job

1. C

Client delay is the most common cause of a missed deadline and the one most often blamed on the freelancer. If the photographs arrive after 14 March the launch moves by the same number of days is not a defensive manoeuvre; it is the only honest description of how the schedule works, and clients accept it immediately because it is obviously true.

2. B

Three routes communicate that you did not have a view, and they invite the client to combine elements into the compromise nobody would have chosen. A deliberately weak option is worse: it is transparent to anyone perceptive, and the alarming outcome is that it gets chosen. If you show two, say which you recommend and why — judgement is what is being hired.

3. A

Feedback is reliable evidence that something is wrong and nearly worthless as a description of what. Asking what a change would fix converts a prescription into a description: it would feel more confident points at hierarchy, people would notice it points at contrast, it would fill the space points at composition. Three diagnoses from one instruction, and following it literally has a one-in-three chance of helping.

4. D

They own the problem and the context; you own the solution and the craft. Facts about their market, their customers and their production constraints are the one category where the client's judgement is better than yours, and explaining why their observation about their own customers is mistaken is the fastest way to lose their confidence.

5. B

When you estimate you imagine the work going as intended and omit the waiting, the reopened brief and the admin, which happen on every project and appear in none of the mental simulations. Your past jobs already contain all of it. After six or eight records you have your own multiplier, and most people's is somewhere between 1.5 and 2.5.

6. C

Most commercial font licences prohibit transferring the files, and yours covers you rather than the client. Outlining type in final print artwork means the file does not need the font at all; naming the faces tells the client what to buy, and desktop, web and app licences are separate purchases. The conversation belongs at kickoff, because the typeface decision has a cost attached.

Module test — 6. Ownership, rights and risk

1. A

A competitor can study your illustration, understand exactly what makes it work, and produce a different illustration in the same manner without infringing anything. Style is not ownable. The same rule cuts the other way: a wordmark set in an existing typeface may attract little or no copyright, and its real protection, if any, comes from trade mark law.

2. D

Each dial gives you something to trade that is not the fee, so a client who cannot reach your price can reach it with a narrower territory or a shorter term. A duration also creates a renewal conversation, which is the least effortful money in the business: no pitch, no brief and no production.

3. B

The test is whether the work has a life beyond this client. An illustration, a photograph, a pattern or a piece of music plausibly does, so a licence is the fair deal and leaves you able to sell it again. A brand mark does not: its owner has to use it freely, everywhere, forever, and a brand cannot be built on a licence that expires.

4. C

You supply copyright in artwork; only the client, through registration by class and by territory, can obtain a trade mark. You cannot know what is registered across every class and territory that matters, so warranting clearance is a promise you cannot keep. The written recommendation before they spend on signage is honest, useful, and what you will want to point at if a conflict emerges.

5. A

An indemnity is worth what the indemnifying business is worth, and a demand letter still arrives at the client and is forwarded to you as the person who placed the image. The clause is necessary and not sufficient. Asking as a scoping question — commissioned, bought, or from somewhere else, and may I see the licence — catches the obvious cases, which are most of them, and the email is the evidence.

6. D

Whether the training was lawful and whether generated output attracts copyright are both genuinely unresolved and diverging between countries, so you cannot promise that what nobody may own is exclusively theirs. For anything that must be owned — a logo, a mark, a recurring character — layer documented human authorship and keep the working files, because they are the evidence under any plausible outcome.

Module test — 7. Income that is not hours

1. B

Billable time runs at roughly half to two-thirds of working time once quoting, invoicing, admin and unpaid revisions are counted, and the year is about forty-two working weeks after holidays and illness. Twenty-five billable hours across forty-two weeks is about a thousand. The only ways to raise the ceiling are to charge more, which the market limits, or to work more, which your body limits.

2. C

Conversion from an engaged audience runs in the low single-digit percentages, and cold traffic far below that. Doubling the price and halving the conversion leaves you where you started; doubling the audience does not. Products do not fail because they are bad, they fail because there was nobody to launch them to, and the audience is the slow part.

3. A

A job that gets faster earns you nothing extra if you charge hourly; a fixed price for a fixed scope means every hour saved is yours. It also removes the quoting cycle for that category — a call, a proposal and two follow-ups per enquiry — which across a year is weeks of unpaid time recovered. It only holds if the extras carry published prices rather than a negotiation.

4. D

Stock income is cumulative and lagging: each asset earns a small amount indefinitely, so income is roughly library size times age. Two hundred assets and almost nothing after a year is the normal result, and month eight is where most contributors quit — before the mechanism has had any chance to work. Keep records, so a real problem can be told apart from the design of the thing.

5. B

Three different shortages need three different remedies: too much of the work you like calls for a peer on a project basis; time spent below your rate calls for production help; time spent outside the craft at all calls for a bookkeeper or an assistant. Hiring a junior designer to fix an admin problem produces two problems, and the management cost is front-loaded, which is why one regular subcontractor beats five occasional ones.

6. C

Half a course earns zero. A dozen stock images earn nothing. A newsletter abandoned at four issues has no audience. Because the failure is absolute rather than proportional, effort spread across five channels sits below every threshold at once, which is why the productive pattern is serial: take one past its threshold, get it to maintenance, then start the next.

Module test — 8. Staying in it

1. D

One of them could be working four days a week for eleven clients and the other sixty-hour weeks for two. The five figures describe the mechanisms that produced the turnover, all of them come out of the project record you close each job with, and none of them needs anything beyond a spreadsheet.

2. A

Utilisation is a trend rather than a target. Falling utilisation with stable or rising income means the same money is arriving for fewer billable hours, which is what a price increase looks like. The dangerous direction is the reverse: rising utilisation with flat income means running harder for the same money. Either reading needs the income figure beside it.

3. C

The commercial relationship is with the agency. If it loses its largest account, restructures or has a slow quarter, every one of those projects stops at the same time, and you have no relationship with any end client and usually nothing you are permitted to show. An intermediary is one client, however varied the work feels.

4. B

Freelancers let relationships decay rather than end them, which reads as unreliability and damages more than an honest ending. Try the adjustment first — the price, the scope, the process, or naming the behaviour once. If it still has to end, finish what you started, give notice before they plan the next job, and leave out the grievances, because they cannot fix something you have already ended.

5. D

You cannot market while you are delivering, so a full March produces an empty May, and by the time May arrives it feels like bad luck. The defence is a fixed two-hour slot kept during the busiest weeks, protected like a client deadline — because it is the deadline for the work you will be doing in eight weeks.

6. A

Burnout is exhaustion plus cynicism plus a collapsed sense of effectiveness, produced by sustained demand, low control, insufficient reward, unfairness and values conflict. Tiredness recovers with rest; the other two components do not. Because the causes are conditions, the remedies are structural, which is why a runway buffer and an enforced payment term are anti-burnout measures.

Working For Yourself — final examination

1. A *1. Whether there is a business here*

The word doing the work is now. Something changed — a competitor opened, a distributor complained, a launch has a date, somebody senior said the brand looks cheap — and that event is the real brief. Asking what they want returns a list of deliverables and makes you a pair of hands; asking what has to be different afterwards returns the problem, and sometimes the answer is that the thing they asked for will not produce it.

2. B *1. Whether there is a business here*

That is a client relationship mistaken for a positioning. The rough floor is that the niche should contain enough plausible buyers that losing your three largest clients in one quarter is survivable. Not being able to name twenty-five businesses and nobody buying the category are both real warnings too, but the signature of over-narrowness specifically is that the buyers are a single connected group.

3. C *1. Whether there is a business here*

Their price is set by their market, then reduced for the costs they carry: time-zone overlap, contract enforceability across a border, payment mechanics, cultural fluency, and the possibility that you vanish with no recourse. So the work of earning remote rates is removing friction until the discount shrinks — stated overlap hours kept, a contract they recognise, an invoice their finance team can pay, unambiguous writing, references they can telephone.

4. D *1. Whether there is a business here*

Costs do not reduce the figure, which is why a practice with thin margins can cross a threshold it never expected to. Crossing it mid-year is not forgiven either: registration is usually required promptly, and late registration attracts penalties plus the tax you should have collected and did not. Exported services are often treated differently, and sometimes conditionally on a filing made in advance, which is a thing to check rather than to assume.

5. A ***1. Whether there is a business here***

Two of the three are inputs you control completely, which is the point: in a week where nothing is won you can still have done the work. Everything else available at this stage — followers, likes, visits, opens — is not predictive yet and is very easy to obsess over. A genuinely bad ninety days is one with fewer than twenty contacts, because then you cannot tell which of positioning, price, portfolio or route was wrong.

6. B ***1. Whether there is a business here***

Many employment contracts contain an IP assignment broad enough to claim work made on a Sunday on your own machine, and some require written permission for outside work. This is the most common way a side practice becomes a legal problem. The second constraint is behavioural rather than contractual: do not take work from your employer's clients or competitors during the overlap, even where it is lawful.

7. D ***1. Whether there is a business here***

Each step supplies something the next one needs. Project work establishes a repeatable route and a rate; the two best clients convert to retainers, which is the easiest sale you will make; licensing is a contract change to work you are already doing; teaching needs finished work to have opinions about; and products need an audience that only exists after the rest. Starting with a product is the common expensive mistake, because you sell to an audience you have not got.

8. B ***2. Work you can show***

The reason is mechanical rather than snobbish. A portfolio piece is evidence that you can solve a defined problem under constraint for somebody whose money is at stake, and a self-set exercise with none of those supplies none of that evidence however good the artwork. The fix is not to avoid self-initiated work but to put the constraints back: a real business with permission, a fictional brief with real limits, a competition with a deadline and a judge.

9. C ***2. Work you can show***

A starting figure reduces the number of enquiries and raises the proportion that are serious. If your Tuesdays are going on calls with people who wanted a fifth of your rate, publish. If your problem is silence, do not. What is almost always wrong is a full price list, because that is a commitment made before you know anything about the scope.

10. D *2. Work you can show*

Each platform pays in a different currency. Behance pays in slow, occasional, high-quality enquiries; Dribbble in job leads and peer visibility; Instagram in local small-business enquiries and charges weekly effort; LinkedIn in higher-budget work; ArtStation only if you work in games or film. Most independents post where the approval is rather than where the buyers are, and four hundred likes from designers is not comparable to six that included a marketing head.

11. A *2. Work you can show*

People conflate the two constantly. A confidentiality clause usually covers the client's information rather than the fact you worked for them, an NDA may have lapsed, and an assignment transfers ownership without saying anything about display. So read the clause, then ask — and ask narrowly, at handover or just after launch, naming exactly what you want to show and offering to send the page first.

12. C *2. Work you can show*

There is no climax, because the audience is not there for one. A logo sting at the front is the clearest signal that you have not thought about who is watching. Cut to music but make sure it survives being muted, because a large share of viewing happens with sound off, and end with your name and email on screen for at least four seconds so it can be read and photographed.

13. D *2. Work you can show*

A portfolio is a menu and people order from menus. If the second route was a weak idea included for contrast, you are now being hired to repeat your own worst work. This is also the commonest reason an established freelancer's enquiries drift away from the work they want: everything visible is a request for more of the same, including the parts shown as alternatives.

14. B *2. Work you can show*

Ask while they are pleased, not six months later, and ask about their experience rather than your talent: two lines about what they were worried about and whether it happened. Below that in strength come a continuation fact — they came back for the packaging four months later — and an operational fact — delivered in eleven days, printed first time with no plate corrections. What you must not do is invent a percentage, because one unearned number makes a reader discount the whole page.

15. D *3. Where the work comes from*

Some of that is genuinely worth money: the brief arrives already translated out of the client's vagueness, payment is usually on defined terms, and you are insulated from the client's changes of mind. The channel's real cost is not the rate but the career: the work goes out under their name, you may be unable to show it, and if their largest account goes, all of your income goes with it at once.

16. A *3. Where the work comes from*

Most small-business clients genuinely do not know what such work costs and are embarrassed to say so, so a demand for their number reads as an interrogation. Giving a range first converts it into information: a pause and that is more than I expected, but let me see, is a live project; oh, we were thinking a few thousand, ends the conversation kindly in minute six rather than week three.

17. B *3. Where the work comes from*

The cost is the quoted hours, plus the overrun, plus the slot a better project would have filled, plus the emotional weight that removes your appetite for the outreach that fills next month, plus — often — the unpaid ending. A job quoted at forty hours that becomes a hundred and ten has cost a quarter rather than a fortnight, which is why saying no is practical advice rather than self-care.

18. D *3. Where the work comes from*

A proposal showing your thinking is unpaid, bounded, and you keep the approach: normal. Three finished creative routes for a pitch you may not win is unpaid, unbounded, and the client keeps the ideas: not normal, whatever it is called. The distinction is control — work you chose, scoped and own is an investment; work somebody else specified, on their timeline, with them owning the result, is a job you are not being paid for.

19. A *3. Where the work comes from*

The intent to hire already exists; all that is needed is that searching your name returns you, with consistent spelling and a current description across your site and one or two profiles, and nothing abandoned. A common name takes a permanent qualifier used identically everywhere. The long specific phrase is winnable but takes longer; the broad category is contested by companies with budgets and is not winnable with effort.

20. C *3. Where the work comes from*

Why your label failed the retailer's barcode check reaches a far smaller audience than an essay on creativity, and it reaches exactly the people with the problem. It also demonstrates what a buyer most wants to know: that you have been through this before and will not be learning on their money. A reliable source of topics is the questions clients actually ask, because a question asked twice has proved its demand.

21. B *3. Where the work comes from*

The hard part of cold outreach — establishing that you exist and are competent — is already cleared, and businesses change: the person who had no budget in March has a new product in November and has simply forgotten you exist. One honest email with no pitch in it, saying what you have been working on and that you have space next month, is the whole technique. People read this as pestering; it rarely is, because the alternative for them is finding somebody new.

22. C *3. Where the work comes from*

A referrer takes a small reputational risk, and closing the loop retires it. That went ahead, we start in March, thank you — sent later, as an outcome rather than a thank-you at the time — is the only evidence they will ever get that referring you worked. It is the difference between people who receive referrals repeatedly and people who receive one. Keeping them on the thread does the opposite, because it fills their inbox with a conversation that is no longer theirs.

23. A *4. The money*

Option A is not the rushed one; it is a smaller, complete, honestly delivered piece of work, and if you would be ashamed to have it in your portfolio it should not be on the page. The point is to turn a yes-or-no question into a which question. Pricing the smallest option at what you guess they will accept produces the version you lose money on, which is also the one a client under budget pressure chooses most often.

24. B *4. The money*

A win rate near a hundred per cent does not mean you are excellent; it means you are under market. A rise should reduce it a little, and the enquiries lost at a higher rate are disproportionately the ones that would have been difficult, because price-sensitivity and demandingness correlate more often than not. Raise for new clients first, in steps of ten to twenty per cent, where there is no anchor to renegotiate.

25. C *4. The money*

If a client books you for a day and uses five hours, the other three are gone. The rate also absorbs the surrounding costs: the email before, the file delivery after, the context switching. Two rules follow — set a minimum booking, because a two-hour job fragments the day and effectively costs the whole of it, and define in writing how long a day is, or you will find out what the client thinks when it becomes eleven hours.

26. D *4. The money*

This is a design failure rather than a discipline failure, and most overreach is genuinely unintentional: people cannot see what they are using. Three mechanisms fix it at the design stage — a stated ceiling with a defined consequence when it is passed, a short monthly written summary of what was delivered and used, and a review date that makes adjustment routine rather than confrontational.

27. A *4. The money*

Notice is what converts a demand into a business fact somebody can plan around, and exempting agreed work removes the main source of grievance. Keep it short: a long justification invites negotiation and sounds apologetic, and I hope that is all right turns a decision into a negotiation you did not need to open. Most clients accept it without comment, which surprises people every time.

28. D *4. The money*

That is what a deposit is: not a formality and not a sign of distrust, but the only mechanism available. Fifty per cent up front for a new client, or thirty-forty-thirty across milestones for anything longer than a month, non-refundable, with work beginning on receipt rather than on the promise of receipt. And no source files before final payment. A client who negotiates hard about paying anything up front is telling you how the last conversation will go.

29. B *4. The money*

Nobody rejects it; it simply never enters the system. Asking who invoices should go to and whether they need a purchase order number, at the start of the project rather than at the first invoice, is a two-minute question. The companion question is when their payment run is and what the cut-off is, because an invoice arriving a day late waits a full cycle, permanently.

30. C ***4. The money***

Most early-stage companies fail, the equity is usually illiquid for many years, and a small percentage of a business you cannot influence is not a substitute for money. Treat it as a lottery ticket you are being given rather than as income, get the terms in writing from somebody who understands them, and never take it instead of a fee. Future work is worse again: a discount now against unspecified projects later is a loan with no terms and no enforcement.

31. A ***4. The money***

Spending a hundred to save thirty is still spending seventy. Deductions are worth claiming for things you were going to buy anyway — software, amortised hardware, fonts and stock licences, domain and hosting, insurance, payment fees, a defensible share of home internet and power, travel, training, accountancy — and anything used both personally and for work has to be apportioned in a way you can defend. What a deduction never does is make a purchase free.

32. C ***5. Running the job***

Those are different questions with different answers, and only one of them you can win. Stating the criteria immediately afterwards tells the room what it is being asked to assess, which in a group is also the only defence against pure taste: it makes a personal objection visible as personal. Then show the work large, in context, and let them look in silence before you speak.

33. B ***5. Running the job***

Written as a countable thing with a deadline and a single author, it gives the client something they did not have: a way to know when this ends. Clients who have been burned by open-ended projects find that reassuring rather than aggressive. It also makes the change note possible, because there is a defined edge for a request to fall outside of.

34. A ***5. Running the job***

Contracting the supplier yourself means you pay the printer whether or not the client pays you, and you carry the liability if the run is unusable. Option one limits the exposure and costs you some control. If you do contract them, take a deposit covering the supplier cost in full before commissioning anything, and say in the quote which arrangement it is — clients rarely object to a stated markup and reliably object to a discovered one.

35. C *5. Running the job*

Attempting both produces work that fails twice. Resolving their internal disagreement is their job, and doing it for them means being wrong in the eyes of whoever you overruled, having never been given the authority to overrule anybody. Two comments point in opposite directions, I can do either, which would you like, is not passing the buck — it is returning a decision to the person who owns it.

36. B *5. Running the job*

Unbilled work accumulating in somebody else's silence is the whole exposure, and staged invoicing is what turns it into an inconvenience. The written hold records what is delivered, what is outstanding, what is invoiced, what happens on resumption and how long the price stands. It stops the project sitting in your head as an unresolved obligation, and it makes restarting a negotiation rather than an assumption.

37. C *5. Running the job*

The distinction is your error against their new request. A typo you introduced or a file exported at the wrong size is fixed free, without discussion. A new size or a new language is new work, quoted. Clients are not testing you; they genuinely do not know what counts as a new job, and telling them is a service. A modest invoice with a fast turnaround reads as professional rather than petty — though for a client you value, a two-minute favour is a sensible occasional choice.

38. D *5. Running the job*

The common failure is linked images that live in a folder on your drive: the client opens the file in two years, every image is missing, and you are no longer reachable. Package it, check the result opens on a different machine, and include a flattened PDF and a high-resolution image alongside the source, because application formats rot while PDFs from twenty years ago still open.

39. B *6. Ownership, rights and risk*

A synchronisation licence for the composition, from the writers and their publisher, and a master use licence for that recording, from whoever paid for the session. Two negotiations, two fees, and it is why re-recording a cover solves nothing: the cover still needs the synchronisation licence. A personal streaming subscription licenses personal listening and grants nothing for a client's video.

40. C *6. Ownership, rights and risk*

Copyright settles who may copy the image. Privacy, publicity and personality rights settle whether it may advertise something, and those exist in some form in most countries. Photographing people in public and publishing journalistically is generally permitted; using the same image to sell a product is a different act and typically needs consent. Get the release at the shoot, because somebody happy to be photographed may be much less happy to be on a poster.

41. D *6. Ownership, rights and risk*

An unpaid deliverable is legally unusable, which means a client who publishes before paying has a much bigger problem than you do. It works without you doing anything, which is what distinguishes it from clauses you have to act on. The other three are all worth having, and each of them requires you to invoke it.

42. A *6. Ownership, rights and risk*

Do it before anything else, because the page disappears the moment you make contact. Then a short unemotional message with an invoice for a licence, which resolves a surprising proportion, because much infringement is a junior employee who found the image and assumed it was free. Then a platform takedown, then their client or advertiser. The two cheapest steps are also the two most effective, and both can be done from a phone.

43. D *6. Ownership, rights and risk*

Lost profits, lost business and reprint costs are what make the exposure unrelated to the fee: a few thousand for the artwork, fifty thousand catalogues with the wrong phone number. Capping at the fee and excluding consequential loss is normal commercial practice and most clients accept it without discussion, though national rules on unfair terms can still set aside a cap a court considers unreasonable.

44. A *6. Ownership, rights and risk*

The argument is self-interested rather than moral: discovery is worse than disclosure. Both extremes of client exist — some are paying for the speed, some forbid it outright for brand-policy or sector reasons — and finding out which at delivery is the expensive version. Labelling is separately becoming law in several markets for synthetic media a viewer could take for a record of something real.

45. C ***6. Ownership, rights and risk***

These images look like ordinary photographs and sit alongside them in search results, which is what makes them dangerous. Putting one on a client's packaging is a genuine liability. The other restrictions that most often bite in commercial work are no use in a logo or trade mark, no use as the primary element on merchandise for resale, and print-run ceilings on royalty-free licences.

46. B ***6. Ownership, rights and risk***

Three things get used interchangeably and are not the same. A licence is permission on stated terms and you still own it. An assignment transfers ownership, and after it you may need permission to reproduce the work at all — which is why a display clause belongs in your contract. An exclusive licence sits between, and most clients asking to own the work need far less than ownership once the difference is explained in terms of what they want to do.

47. C ***6. Ownership, rights and risk***

Payment on approval with no definition is a promise to pay when they feel like it. Approved if no written feedback within ten working days converts it into something dated. The other terms worth striking on somebody else's paper: unlimited revisions, indemnity for anything beyond your own work, perpetual worldwide exclusivity with no separate fee, and payment terms beyond forty-five days unless the fee accounts for financing them.

48. D ***7. Income that is not hours***

A workshop for small-business owners on photographing their products, or on what a printer needs, or on how to brief a designer, fills easily, is paid for by people with budgets, and leaves you in front of thirty potential clients who have just watched you be competent for three hours. Teaching peers is more enjoyable and usually pays less, because they have less money and more of the skill already.

49. A ***7. Income that is not hours***

You never see the physical object and the customer does, with your name on it. Colours shift on fabric, dark garments render differently from light, placement varies, and a design that looks superb on screen can be muddy at thirty centimetres on a cotton blend. Learn the printable area, the resolution and how the process handles thin strokes and gradients, and build files at the specified size rather than upscaling.

50. B ***7. Income that is not hours***

Work in progress, rough versions, the reasoning and the failures convert most consistently, and they are nearly free to produce because they are a by-product of working. Early access asks people to pay for time rather than for more work. Promising extra monthly output turns patronage into an obligation that grows heavier while income grows linearly, which is how creators burn out on platforms that were supposed to free them.

51. D ***7. Income that is not hours***

A commission of thirty to fifty per cent is rent on their traffic, and it is worth paying only while you have none of your own. Once an audience exists that will arrive because you told them, your own storefront keeps far more per sale and keeps the customer relationship, which is the actual asset. Doing both where non-exclusive listing is permitted, and pointing your own audience at your own store, is the usual answer in between.

52. B ***7. Income that is not hours***

A freelancer's costs fall to almost nothing in a quiet month; a studio's do not, so the quiet month becomes a loss. The governing question stops being whether you are busy and becomes whether they are, sales becomes a permanent job because the pipeline has to be full before the current work ends, and your own role becomes review rather than production. Several of the middle positions — regular subcontractors, a collective, staying one person at a higher rate — are under-used rather than lesser.

53. A ***7. Income that is not hours***

Without it you cannot pass the rights to the client, which is what you promised, and neither of you notices until it matters. The other three are all worth having and none of them blocks delivery. Be honest about the payment one before they start: making a subcontractor wait for your client passes your risk downward, and paying on your own terms regardless costs you cash flow — either is defensible, discovering it afterwards is not.

54. C ***7. Income that is not hours***

The commonest failure is not choosing the wrong channel; it is continuing with one long past the point where the evidence was clear, because stopping feels like admitting the year was wasted. Three hundred assets over nine months, and if monthly earnings are below a stated figure at that point, stop. It usually was not wasted either: a failed product taught you what your audience does not want, and an abandoned course produced material you can teach live.

55. D ***8. Staying in it***

Those hours happened and they belong in the denominator, or the figure is fiction. The companion error is counting a project when it is invoiced rather than when it is paid: a large invoice at ninety days is not income yet, and a year that looks strong on invoicing can be a cash-flow crisis in practice. Both make the number flattering in exactly the direction that stops you acting on it.

56. B ***8. Staying in it***

Raising prices on the client who is most of your income is a conversation you cannot afford to lose, so you never have it, while your market rate moves without you. You absorb scope creep and late payment because the alternative is half a business. And two years of one client's work is two years in one category, one style and one market, which is exactly the evidence you will need if it ends.

57. C ***8. Staying in it***

Client work is executed with what you already know, under a deadline, with money at stake, so nobody experiments on a job that must ship. Every capability you have was acquired somewhere failure was free. Work that must succeed is client work with no payment, which is also why personal work should not start as a product: the moment it is intended for an audience it acquires criteria and stops doing its job.

58. C ***8. Staying in it***

The question is never whether a tool can do part of your job but which part of the job was the judgement. Whatever automates the labour raises the value of the judgement, provided you are positioned to sell that rather than the hours. Competing on being cheaper than software has never worked, and an hourly invoice halves while a project fee stays exactly where it was.

59. A ***8. Staying in it***

Nobody else provides holiday, sickness or a public holiday, so the rate has to contain them. The correction is not to work more; it is that the arithmetic must be built on realistic working weeks with a holiday allowance and a contingency for the days that will happen. The instrument that makes an unpaid day survivable is the runway buffer — the same pot that lets you refuse bad work.

60. C ***8. Staying in it***

Alone, you have no idea whether your rate is normal, whether a client's behaviour is unusual, or whether the terms you were offered are standard, so every difficulty reads as a personal failing. People quote what they guess, are never corrected, and conclude the number is right because nobody objected. The remedy is two or three people who do what you do and will discuss money openly — the highest-return thing available, and it costs only scheduling.

61. A ***8. Staying in it***

Freelance years are not a gap: they are evidence of client management, pricing, delivery under pressure and self-direction, and employers who have run teams know it, which is why people who return frequently come back above the level they left. The legitimate reasons include wanting colleagues, wanting work larger than one person can take, changed circumstances, and being good at the craft and tired of the business. Wind down rather than disappear, and keep the domain and the archive.