The Working Week

Time, Money and Clients for People Who Work Alone

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Introduction

Nobody tells you, when you leave a job to work for yourself, that the hardest part will not be the work. You already know how to do the work. That is why people pay you for it. The hardest part is everything around it: deciding which hours belong to whom, knowing what to charge before anyone asks, finding the next client while the present one still needs you, and sending an invoice without feeling that you are begging for something you have already earned.

This book is about those things. It is written for people who work alone: designers, translators, bookkeepers, editors, consultants, tutors, photographers, the plumber with a van and the programmer with a laptop. Some of you have worked this way for years and feel that the weeks have started to run you. Some of you are about to hand in your notice. The advice is the same for both, because the problems are the same, and so are most of the answers.

How the book is arranged

Each chapter takes one part of the working week and gives you something to do about it. The second chapter is about time, and asks you to keep a record of your hours for two weeks before you change anything. The third is about price, and walks through the arithmetic of a day rate. The fourth is about clients: where they come from, and why the best of them stay. The fifth is about the word *no*, which most people who work alone say too seldom and too late. The sixth is about money once it has been earned, and the last puts the pieces together into a single hour, once a week, that keeps the rest in order.

You can read the chapters in any order, but the exercises build on one another. The day rate in the third chapter uses the hours you count in the second, and the weekly review at the end uses nearly everything that comes before it.[1]

What you will need

- A notebook, or a spreadsheet if you prefer one: anything that keeps a running record and lets you add it up.
- Your bank statements for the last twelve months.
- Two ordinary weeks in which you are prepared to write down what you do, as you do it.
- One hour a week, at the same time each week, that you guard as you would a meeting with your best client.

None of this is difficult. Most of it is simply attention, paid regularly, to the parts of the work that do not feel like work.

[1] The examples are in dollars and assume a five-day week. The arithmetic is the same in any currency and for any number of working days.

Where the Hours Go

Ask anyone who works alone how many hours they work in a week, and they will give you a number. Ask them how many of those hours somebody paid for, and most of them will pause. The pause is where this chapter begins.

A working week has two kinds of hours in it. There are the hours you sell, when you are doing the thing a client asked for, and there are the hours that make selling possible: answering email, chasing invoices, updating a portfolio, learning a new tool, driving to a meeting that could have been a telephone call. Both kinds are work. Only one kind is paid for directly, and until you know how your week divides between them, every decision you make about price and time is a guess, however carefully it is made.

Keeping a time log

The only way to know is to keep a record. Not an estimate at the end of the day, which flatters everyone, but a log kept as you go.

1. Choose two ordinary weeks. Avoid the week before a holiday and the week a large project is due, since neither will tell you much about the rest of the year.
2. Divide each day into half hours. A notebook with a line for each half hour is enough.
3. At the end of every half hour, write down what you did in it, in a few words. If you did two things, write down the one that took longer.
4. Give each entry a category. Keep the list short; the six in the table below cover most kinds of work.

5. At the end of each day, count the half hours in each category and write the totals at the foot of the page.

The first two or three days will feel awkward, and you will forget. Fill in what you can remember, mark it as remembered, and carry on. By the fourth day the habit usually holds.[2]

What the log shows

Here is the second week of a log kept by a freelance designer, rounded to the nearest hour.

Category	Hours	Paid?
Client work	21	Yes
Email and calls	8	No
Finding work	5	No
Learning	4	No
Invoices and accounts	3	No
Travel	3	No
All work	44	21 paid

She had believed that she worked about forty hours a week, most of them for clients. In fact she worked forty-four, and fewer than half of them were paid. She was not lazy, and she was not disorganized. She was doing exactly what someone who works alone has to do. But her prices assumed thirty-five paid hours a week, and for a year she had wondered why the money never matched the effort.

Your own numbers will differ, but the shape is common. If your paid hours are much more than half of the hours you work, you may be neglecting the work that brings the next client. If they are much less, the next chapters are for you.

[2] A timer on your computer or telephone will do the same job, and some people prefer one. A notebook is suggested here because writing each entry by hand makes you notice it.

Three questions to ask

When the two weeks are over, add up the totals for each category and ask three questions of them.

Which unpaid hours could be shorter? Email is the usual answer. Reading it three times a day instead of thirty saves more time than any program sold for the purpose.

Which unpaid hours should be longer? Finding work is the usual answer. The week a project ends is the worst week to start looking for the next one, because by then you need it.

Which paid hours were really paid? Look at the client work that ran over. If you quoted for ten hours and worked fifteen, five of those hours were paid at nothing. That is a question about price, and it belongs to the next chapter.[3]

Giving each kind of work a place

Once you know how your hours divide, you can stop letting the week decide for you. The simplest change, and the one that helps most people, is to give each kind of work a fixed place in the week, rather than doing it whenever it shouts loudest.

Client work wants your best hours, whenever those are. For most people they come in the morning, before the email has had a chance to arrive. Guard them: close the mail program, put the telephone in another room, and tell regular clients when you can be reached, so that silence in the morning reads as concentration rather than neglect.

Email and calls want fixed times, two or three a day, and the habit of answering everything that has arrived in one sitting rather than in thirty interruptions. Finding work wants a regular afternoon, kept even in the weeks when you are busy, because those are the weeks when it feels least necessary and matters most. Invoices and accounts

[3] Keep the log. You will need its totals for the day rate in the next chapter, and again for the weekly review at the end of the book.

want half an hour at the end of each week, which the last chapter turns into a habit of its own.

None of this has to be rigid. A client with a real emergency will still get your morning, and should. But a week with a shape bends when it has to and then returns to its shape, while a week without one is simply spent, hour by hour, on whatever asked first.

A second log, three months on

Keep a second log, for a single week, about three months after the first. Most people are surprised twice: once by how much has changed, and once by how much has crept back. The hours spent on email are usually the ones that return. The second log is not a test that you can fail. It is a way of seeing which changes have held and which need to be made again, before the habits of the old week settle back in for good.

What to Charge

Most people who work alone set their price by looking at what others charge and pitching themselves a little lower. It feels safe, and it is the most expensive habit in this book. Other people's prices tell you what the market will bear. They tell you nothing about what you need.

Start instead from the other end: from what the year has to pay for, and how many days there are to pay for it.

The day rate

A day rate is the price of one day of your work, worked out from your year. You need four numbers, and the time log from the last chapter gives you the hardest of them.

1. **What you need to earn.** Add up what you need to take home in a year, and then the costs of the business itself: equipment, software, insurance, an accountant, and a share of your rent if you work from home.
2. **What you must set aside.** Add the tax you will owe on that income, and a sum for the months when work is slow. Ask an accountant for the first figure, since it depends on where you live and how much you earn.
3. **How many days you can sell.** Start with the weekdays in a year, take away holidays and a few days for illness, and then take away the share of each week that your log showed was unpaid.
4. **Divide the first two by the third.** The answer is the least you can charge for a day and still pay for the year.

Here is the designer's calculation, using the hours from her log in the last chapter.

Item	Per year
Take-home pay	$48,000
Costs of the business	$9,000
Tax and slow months	$19,000
Total to earn	$76,000
Days that can be sold	110
Least day rate	$691

The number of days surprised her most. A year has about 260 weekdays. She took away 25 days of holidays and 5 for illness, which left 230 working days. But her log showed that only 21 of her 44 hours a week were paid, and so only about 110 of those working days could be sold.[4] She had been charging $400 a day, which looked reasonable beside her competitors and paid for little more than half of her year.

Quoting by the project

Many clients do not want a day rate. They want to know what the whole job will cost. A project price is a day rate in disguise: estimate the days, multiply, and then add a margin for the things you did not foresee and could not have.

The margin is not greed. It is an honest admission that every project contains surprises. Look back at your time log for a project that ran over, and work out how far over it ran. Most people find that their estimates are short by a quarter to a third. Add that much, and you will finish most projects on time and within the price, which is worth more to a client than a lower price that grows.

Raising your prices

The day rate you have just worked out may be well above what you charge now. You do not have to change everything at once. Raise your

[4] 230 working days, of which 21 hours in every 44 were paid: 230 × 21 ÷ 44 comes to just under 110.

price for new clients first, since they have nothing to compare it with. Tell your present clients a few months ahead, in writing, and give them a date.[5] Some will leave. Most will not, and the ones who leave are often the ones who were costing you the most.

Discounts and favors

Sooner or later someone will ask for a lower price: a charity, a friend who has just started a business, a client who promises a great deal more work later. Sometimes you will want to say yes, and there is nothing wrong with that. But give the discount as a discount, shown on the invoice as a separate line, rather than quietly lowering your price. The client then knows what the work is worth, the next price is not a surprise, and you know exactly how much you have given away.

Be careful with the promise of more work later. It is usually sincere, and it is rarely kept at the lower price. If the later work is real, the client will still want it at your proper rate, because by then they will know what you do.

A minimum fee

Small jobs cost more than they seem to. Each one comes with a conversation, an estimate, an invoice and a payment to watch for, and those take much the same time whether the job is worth fifty dollars or five thousand. Set a minimum fee, often the price of half a day, below which you do not quote at all. Most clients accept it without comment, and the few who object are telling you something useful about how they will treat the rest of the work.

[5] Three months is a common courtesy. A client with a budget fixed for the year may need that long to find the difference.

When the number seems too high

If your least day rate looks impossible beside what others charge, check the numbers before you doubt yourself. Perhaps the take-home pay you wrote down is more than your trade usually pays, and you will have to choose between a lower income and a different kind of client. Perhaps the unpaid hours are the real problem, and the answer lies in the last chapter rather than in this one. The arithmetic does not decide your price. It tells you the price below which the year cannot pay for itself, and that is worth knowing even when you decide to charge less.

Finding Clients and Keeping Them

There is a story that people who work alone like to tell about the first year: that the work came from nowhere, that a stranger rang, that a post was shared by someone they had never met. It happens. But ask the same people where their work came from in the fifth year, and the answer is almost always somebody they already knew.

Where work comes from

- Former colleagues and employers, who know your work already and have seen you on a bad day.
- Clients who were pleased with what you did, and told someone.
- People who work alone in a neighboring trade: the writer who needs a designer, the designer who needs a printer, the printer who is asked for a writer.
- Your own writing and examples of your work, put where the people who need you will look for them.
- Directories, marketplaces and bidding sites, which bring work quickly but rarely the best-paid work.

The list is roughly in order. Most people who have worked alone for more than a few years find that the first three bring most of their work, and that the last brings work only for as long as they keep feeding it.[6]

[6] Marketplaces change their rules and their fees, and a client found through one may in practice belong to the marketplace. Treat them as a way to begin, not as a place to stay.

The first conversation

The first conversation with a new client is not a sales pitch. It is the moment you find out whether there is a job here at all, and what it really is. Let the client talk for longer than feels comfortable. People describe what they want first and what they need second, and the second is usually the job.

Before the conversation ends, make sure you know four things.

1. What the client wants to have at the end, in their own words.
2. When they need it, and why then rather than later.
3. Who else has to approve the work before it is finished.
4. What they have spent on something like it before, if anything.

The last question is the one people are afraid to ask, and it saves the most time. A client who has paid a few hundred dollars for something similar is not going to pay several thousand, however good your proposal is, and it is kinder to both of you to find that out now.

Writing the proposal

A good proposal is short. It says what the client told you they need, in their words, so that they can see you listened. It says what you will do, what you will hand over at the end, and what it will cost. It gives a date by which the offer stands, and it asks for one clear next step. Everything else, from your history to your philosophy of work, belongs on your website, where the client can read it if they want to.

Keeping them

Clients rarely leave because of price. They leave because they were not sure what was happening. Tell them before they have to ask: when you have started, when you are halfway, when something has changed. Deliver a day early when you can, never a day late without warning. And three months after the work is finished, write to ask how it is going. You are not selling anything when you do this, and that is exactly why it so often leads to the next job.

Asking for a recommendation

Pleased clients will recommend you, but most of them will not think of it unless you ask. The best moment is just after the work has been delivered and praised, when the client is pleased and the details are still fresh. Ask simply: is there anyone else they know who might need the same kind of help? Then make it easy for them. A short paragraph about what you do, written so that it can be forwarded without changes, will be sent far more often than any request to "spread the word", however warmly it is put.

Thank every recommendation, whether or not it turns into work. The person who recommended you has lent you a little of their reputation, and a note to say that you noticed costs nothing and is remembered for a long time.

When a client goes quiet

Sometimes a good client simply stops writing. There was no complaint and no last invoice in dispute; the work just stopped arriving. Usually the reason has nothing to do with you: a budget was cut, a manager changed, a project was postponed. Write once, warmly, after a couple of months, to ask how things are going and to say that you would be glad to help again. Do not write a second time unless they answer. If they do not, let them go without resentment, and put the hours you would have spent wondering into finding the next client.

Saying what you do in one sentence

Before anyone can recommend you, they have to be able to say what you do, and most people who work alone describe themselves in a way that nobody can repeat. "I help organizations communicate more effectively" could mean almost anything. "I design annual reports for charities" can be passed on in a corridor. Write your sentence down, and test it on someone outside your trade. If they can say it back to you a week later, it works.

A narrow sentence feels risky, because it seems to turn away everyone it does not name. In practice it does the opposite. People remember a specialist, and they recommend one with confidence, while a generalist is remembered vaguely, and recommended with a shrug by people who are not quite sure what to say about them.

Ending a project well

The last week of a project decides how a client remembers all the others. Hand over everything in order: the finished work, the files they may need later, and a short note of what was done and anything to watch for. Say clearly that the project is finished, so that it does not drift on in small requests that nobody is paying for. Then send the invoice, and a few days later, once it has been paid, a word of thanks.

It takes an hour, and it is the hour that clients mention when they recommend you. Most of them cannot judge the work itself very well. They can judge, very precisely, whether working with you was easy.

Saying No

Every yes you give is a promise about your future weeks, and those weeks are not infinite. People who work alone tend to say yes to everything in the first years, because the memory of an empty month is sharp, and then wonder why their calendar is full of work they do not want, at prices they would not choose, for clients who take more than they give.

Work to turn down

- Work you cannot do well, or cannot do in the time the client has.
- Work at a price below the least day rate from the third chapter. It does not pay for the year; it only fills the week.
- Work from a client who has already shown you how they will behave: the late reply, the brief that changes after it was agreed, the invoice paid in three parts.
- Work that would fill the hours you set aside for finding better work.

None of these is a rule. There will be months when you take the job anyway, and you will be right to. The point is to take it knowing what it costs you, and why you are taking it.

How to say it

A refusal does not need an excuse, and the more reasons you give, the more the client will try to argue with them. It needs to be prompt, polite, and final. Something like this will do for most occasions:

> Thank you for thinking of me for this. I have read the brief carefully, and I am not the right person for it at the moment: my next free weeks are in March, and I can see that you need it sooner. If your dates change, I would be glad to hear from you again. In the meantime, I hope it goes well.

Notice what it does not do. It does not apologize, it does not offer a discount, and it does not suggest that the answer might change if the client pushes. It leaves the door open, which costs nothing, and it is sent within a day, which is a courtesy most clients remember.

An old piece of arithmetic

The case for saying no was made long before anyone worked from a kitchen table. In 1748 Benjamin Franklin set it out for a young tradesman tempted by an idle afternoon:

> Remember that *time* is money. He that can earn ten shillings a day by his labour, and goes abroad, or sits idle one half of that day, though he spends but sixpence during his diversion or idleness, ought not to reckon that the only expense; he has really spent, or rather thrown away, five shillings besides.[7]

Franklin was writing about idleness, but the arithmetic is the same for a day given to the wrong work. The cost of a bad job is not only what it pays. It is also what you could have earned, or found, or learned, in the hours it took.

[7] Benjamin Franklin, "Advice to a Young Tradesman," written in 1748; quoted from the Dublin printing of his Works, 1793, page 188. The long s of that printing is set here as a round s, and the spelling "expence" as "expense".

Money In, Money Out

When money arrives in irregular amounts at irregular times, a single bank account turns every payment into a small celebration and every quiet month into a small panic. Neither is good for decisions. The cure is dull, which is why it works: separate the money as it arrives, so that you can see at a glance what is yours.

Three accounts

1. Everything clients pay goes into the first account, and nothing is paid out of it except transfers to the other two.
2. On the day a payment arrives, move the share you set aside for tax into the second account, and leave it there until the tax is due.
3. Once a month, on the same day and in the same amount, move your pay into the third account, which is the one you live on.

The amount in the third step is the take-home pay from your day rate, divided by twelve. In a good month the first account grows; in a slow month it shrinks, and your pay does not change. After a year you will know how large the first account needs to be to see you through the slowest stretch, and you will have stopped celebrating and panicking.[8]

[8] Some banks let you open more than one account in the same name for nothing, and some charge for it. Either way, the cost is small beside the cost of one bad month.

The invoice

An invoice is the last thing a client sees of your work, and too many people send it as an afterthought. A good one answers every question the person who pays it might ask, because that person is often not the person you worked with.

On the invoice	Why it is there
A number, never used twice	So both of you can refer to it
The date, and the date it is due	So that "late" has a meaning
The work, in the client's words	So the person who pays it knows what it is
How to pay, in full	So that nobody has to write and ask

Send it on the day the work is delivered, not at the end of the month. Work that was finished three weeks ago is already fading from the client's mind, and so is their gratitude.

When a client pays late

Franklin, in the same piece of advice, put the cost of late payment as plainly as the cost of an idle afternoon:

> Remember that *credit* is money. If a man lets his money lie in my hands after it is due, he gives me the interest, or so much as I can make of it during that time.

A client who pays late is borrowing from you, and you did not offer a loan. Most late payments are not malicious; they are invoices that sat in the wrong inbox. So begin gently, and become firmer one step at a time.

1. The day after the invoice is due, send a short and friendly note with the invoice attached again.
2. A week later, telephone, and ask when it will be paid.
3. After a month, write a letter that gives the amount, the date it was due and the date by which you now expect it, and says what you will do if it does not arrive.

Very few invoices reach the third step. Those that do usually tell you something about the client that is worth knowing before the next job, and that belongs in the last chapter, where you decide each week what to do with what you have learned.

Deposits and stages

For any project longer than a few weeks, ask for part of the price before you begin. A common arrangement is a third when the work is agreed, a third at an agreed point in the middle, and the last third on delivery. A deposit is not a sign of mistrust. It shows that both of you are committed, it pays for the weeks before the first result, and it makes the conversation about money happen at the start, when it is easiest, rather than at the end, when it is hardest.

If a client will not pay anything in advance on a large project, that is worth thinking about before you begin. There are good reasons for it, such as a public body with strict rules about payment, but they are rare, and the client who has them will usually explain the reason before you have had to ask for it.

Records for the accountant

Keep every receipt for everything the business buys, and keep it the day you buy it, in one place: a folder, a box, or a photograph on your telephone filed under the month. At the end of the year, your accountant will want to see what came in, what went out and why, and the cost of their time depends largely on how much of it they spend looking for things. An hour a month spent keeping records in order is cheaper than a day in spring spent finding them.

A cushion for slow months

The first account is also your cushion. When it holds enough to pay you for three months with no work at all, a slow month stops being frightening and becomes merely slow. Building it takes time, usually

a year or more, and the temptation in a good month is to treat the surplus as a reward. Treat it instead as the cushion growing, and leave it where it is.

Until the cushion is there, be cautious about the commitments that cannot be paused: a long lease on an office, new equipment bought on credit, a subscription that renews every year. They are easy to take on in a good month, and they are paid for in the slow ones.

Paying yourself more

Once the cushion is full and has stayed full for a few months, raise your pay. Do it once a year, at a fixed time, and never in response to a single good month, which is the kind of month that makes everyone feel richer than they are. Look at the year as a whole, at what came in and what went out, and set the new figure so that the first account would still have stayed above the cushion through the slowest stretch of it.

The Weekly Review

Everything in this book comes together in a single hour, once a week. It is the hour most people who work alone skip, because it is never urgent, and it is the hour that makes the other thirty-nine work.

Choose a time that you can keep. Friday afternoon suits many people, because the week is fresh in the mind and the next one has not yet begun. Put it in your calendar as you would a meeting, and when somebody asks for that hour, say that you are busy, because you are.

The hour itself

- Add up the week's hours from your log, paid and unpaid, and compare them with the week before.
- Look at every invoice that has not been paid, and send the reminders that are due.
- Check that the tax share has moved, and that your pay will move on the right day.
- Look at the next four weeks. If any of them is empty, spend some of next week finding work for it.
- Read the list of work you said no to, and ask whether any of it should have been a yes.
- Write down one thing to stop doing next week, and one thing to start.

The first time, the hour will run over. By the fourth or fifth week it will take forty minutes, and you will begin to notice the weeks going well before they have gone badly.

What the review is for

The review is not an accounting exercise, although it involves some sums. It is the moment each week when you stop doing the work and look at it, as a client might, or as the person you were before you began. Most of what goes wrong for people who work alone goes wrong slowly: a price that falls a little behind each year, a client who takes a little more each month, a week that fills a little earlier each season. None of it is visible from inside a single day. All of it is visible from the end of a week, if you look.

A last word

Working alone is often described as freedom, and it is. But freedom is not the same as having no structure. It is choosing the structure yourself. The time log, the day rate, the three accounts and the weekly hour are not rules imposed from outside. They are a way of making sure that the business you work for, which is your own, treats you at least as well as a good employer would.

You will not do all of it at once, and you do not need to. Start with the log. Two weeks of honest numbers will tell you more about your work than this book can, and once you have them, everything else in this book follows from them.