

Freelance Business Mastery — Workbook

This workbook turns the course into a working freelance business you can run this month. Go in order: set your survival and target numbers and pick a niche, build a tracked client pipeline and outreach, write a value-led proposal with tiered pricing and a contract that protects you, then lock the operations that keep you paid and solvent. Use the templates to calculate a real rate, run your pipeline, and price proposals so you stop guessing and start operating.

From Employee to Solo Operator

Set the numbers that anchor every pricing decision, choose a niche you can defend, and write the one-line positioning statement that makes you findable and referable.

Worksheet: Calculate Your Survival and Target Numbers

Fill in each field with real figures, not optimistic ones. The survival number keeps the lights on; the target number is what you actually need once taxes and self-employment costs are counted. These two numbers are the anchor for every rate you set later.

Monthly personal living costs (rent, food, debt, everything you must pay)

Monthly business costs (software, insurance, accountant, subscriptions)

Survival number (personal + business costs added together)

Tax set-aside (about 25 to 30 percent of income for your jurisdiction)

Retirement and profit buffer you want to fund monthly

Target number (survival + taxes + retirement + buffer)

Exercise: Pick a Niche on the Who and What Axes

Brainstorm 3 to 5 candidate niches, each combining an audience (who) and a service (what). Then pressure-test each against the five tests from the course and choose one direction to commit to for now.

- List 3 to 5 niche candidates as audience + service (e.g. onboarding emails for B2B SaaS startups).
- For each, is there real demand right now? Find actual job postings or freelancers being paid for it, not just theoretical interest.
- For each, does the buyer have a budget and a history of paying for outside help? Which candidate has the strongest money behind it?
- Which one could you reach (a specific community, hashtag, or association) AND happily do for two years? Circle your pick.

Worksheet: Write Your Positioning Statement

Complete the template, then read it aloud. If a stranger could not repeat it back, it is too vague, redo it with concrete words. This sentence becomes your LinkedIn headline, the first line of your proposals, and what referrers say about you.

Specific audience you serve (be narrow, e.g. funded B2B SaaS startups)

Specific outcome you create for them (their result, not your task)

Your service / how you deliver that outcome

Full statement assembled: I help [audience] achieve [outcome] through [service]

Three portfolio pieces (real or spec) that prove you can do this exact work

Checklist: Solo Operator Foundations Set Up

- Survival number and target number calculated with real figures
- One niche chosen and passed the demand, budget, reachability, and fit tests
- Positioning statement written and repeatable by a stranger
- Separate business bank account opened
- Bookkeeping tool chosen (Wave, QuickBooks Self-Employed, or a clean spreadsheet)
- Tax set-aside account created and a 25 to 30 percent rule decided
- At least three niche-relevant portfolio pieces gathered or planned

Building a Client Pipeline

Turn getting clients from luck into math: run the pipeline numbers, set a weekly outreach target, write messages that get replies, and prepare a discovery call that qualifies.

Worksheet: Do Your Pipeline Math

Work top-down from your target to a weekly activity number you control. If you do not yet know your conversion rates, use conservative estimates (e.g. 1 in 2 proposals won, 1 in 2 calls to proposal, 1 in 5 contacts to call) and refine them as you collect real data.

Monthly revenue target (from your number in Section 1)

Average project value

Clients needed this month (target divided by average project value)

Proposals to send (clients needed divided by your win rate)

Discovery calls to book (proposals divided by your call-to-proposal rate)

Leads to contact (calls divided by your outreach-to-call rate)

Weekly activity number (leads, calls, proposals per week)

Exercise: Write a Cold Outreach Message

Draft one real outreach message to a real prospect in your niche using the course skeleton. Keep it under 150 words. The goal of the message is a reply, not a sale, so the ask must be tiny.

- Opening hook: one specific, genuine observation about this prospect's business that proves you did not mass-blast it.
- Relevance: one sentence on the outcome you create for businesses like theirs (your positioning statement).
- Proof: one line of evidence, a similar result or a link to a relevant sample.
- Soft call to action: a low-commitment next step (e.g. would a quick 15-minute call be worth it?). Now cut it to under 150 words.

Worksheet: Prepare Your Discovery Call Script

Fill in your version of the diagnostic questions so you can run a call that is 80 percent listening. Commit to asking about budget and decision-makers every time, even though it feels awkward at first.

Opening: how you will start (e.g. tell me what made you look for help now)

Cost-of-problem question (what is this costing you in time or money?)

Past-attempts question (what have you tried and why did it not work?)

Success question (what would be different in 90 days if we solved this?)

Budget and timeline question (worded in your own voice)

Decision-maker question (who else is involved in moving forward?)

Checklist: Pipeline System Running

- A CRM set up (HubSpot free, Trello, Airtable, or a spreadsheet) with stages
- Every prospect has an owner, a stage, a next action, and a due date
- Pipeline math done and turned into a weekly activity number
- A reusable outreach message drafted and personalized per prospect
- A discovery call script prepared with budget and decision-maker questions
- A follow-up habit in place so no lead is lost to silence

Proposals, Pricing, and Contracts

Build the documents that win the work and protect you: a value-led proposal with three tiers, a real internal rate, and a contract with the clauses and payment structure that get you paid.

Worksheet: Build a Three-Tier Proposal

Draft a proposal for a real or likely client using the six-part anatomy from the course, leading with their goal and putting price near the end. Design three tiers so the client's question becomes which option, not whether to hire you.

The goal: the client's desired outcome in their own words

The situation: their current problem and what it is costing them

The solution: your approach, framed around the result

Deliverables and timeline: exactly what they get and by when

Three tiers (good / better / best) with what each includes and its price

Proof and next step: a relevant testimonial and one clear action to say yes

Exercise: Calculate Your Real Internal Rate

Use the course worked example to find the hourly rate you must clear internally, even if you quote projects. The key correction is realistic billable hours, not the theoretical 2,080 in a year.

- What is your target take-home income for the year?

 - Add taxes and business costs (often about 40 percent on top): what must you actually bill in a year?

 - How many hours can you realistically bill per week (often 20 to 25 after non-billable time), times working weeks?

 - Divide billable revenue by billable hours: what is your real internal rate, and how does it compare to your first guess?
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Worksheet: Assemble Your Contract Checklist

For each required clause, write your default terms now so you are not improvising per client. Start from a reputable template (Freelancers Union, Bonsai, HelloSign) and consider one lawyer review of your standard version.

Scope of work: what is included and explicitly what is not

Payment terms: total fee, deposit, milestones, methods, and due date (e.g. net 15)

Late-payment terms: your late fee or interest on overdue invoices

Revisions: rounds included and the rate for extra rounds

Intellectual property: who owns the work and when it transfers (e.g. on final payment)

Kill fee and termination: what you are paid if cancelled, and how either side exits

Checklist: Proposals and Contracts Ready

- A three-tier proposal template built, leading with the client's goal
- Price positioned near the end as an investment, not the opening line
- A real internal hourly rate calculated from realistic billable hours
- A decision made to quote projects, not hours, where possible

- [] A standard contract assembled with all required clauses
- [] A deposit-first, milestone-based payment structure defined
- [] Short net terms (e.g. net 15) and a clear late fee set

Operations, Money, and Sustainable Growth

Lock the work-after-the-work: a smooth onboarding, a change-order process that defeats scope creep, and the money habits (invoicing, taxes, runway) that keep the business solvent and growing.

Worksheet: Build Your Client Onboarding Flow

Write the steps you will run in every project's first week so the deposit feels justified immediately and the client finishes thinking they made a great decision. Set communication norms here, before a client trains you into bad habits.

Welcome message contents (confirm contract, deposit received, what is next)

Kickoff summary you will share (timeline, milestones, deliverables)

Access and assets you will request up front (logins, brand files, examples)

Communication norms (channel, response times, your working hours)

Update cadence you will commit to (e.g. a short status note every week)

Exercise: Practice the Change-Order Response

Scope creep is the silent profit killer. Rehearse handling out-of-scope requests using the four-step response so it feels natural, not confrontational, when it happens for real.

- Write down a likely out-of-scope request for your kind of work (the just one small thing).

- Draft your friendly acknowledgement that never shuts the client down for asking.

- Write the sentence that names it as outside the agreed scope, referencing the contract calmly.

- Write your change-order line: the added cost, any timeline impact, and the request for written approval before you proceed.

Worksheet: Set Up Your Money and Runway Plan

Decide the unglamorous money rules that keep a profitable business from dying of cash flow. Treat building runway as seriously as paying yourself.

Invoicing tool you will use (FreshBooks, Wave, QuickBooks, Bonsai)

Your invoicing rule (e.g. invoice the moment a milestone is hit, net 15)

Tax set-aside percentage and the separate account it goes to

Whether you owe quarterly estimated taxes, and the dates

Runway goal (months of expenses) and the amount you will set aside per project to reach it

Checklist: Operations and Growth Locked In

- [] A repeatable onboarding checklist created and used on the next client
- [] Communication norms and boundaries set in writing at project start
- [] A four-step change-order process ready for out-of-scope requests
- [] Invoicing automated with reminders and short net terms
- [] A tax set-aside account funded from every payment received
- [] A 3 to 6 month runway goal set and funded from each project
- [] A growth path chosen (raise rates, productize, move up-market, add retainers)

Your Action Plan

1. Calculate your survival and target numbers with real figures, then choose and commit to one niche.
2. Write your one-line positioning statement and gather three niche-relevant portfolio pieces (real or spec).
3. Open a separate business bank account, pick a bookkeeping tool, and start a tax set-aside account.
4. Set up a simple CRM, run your pipeline math, and turn it into a weekly activity number you control.
5. Draft one cold outreach message and a discovery call script that asks about budget and decision-makers.
6. Calculate your real internal hourly rate from realistic billable hours, then decide to quote projects, not time.
7. Build a three-tier proposal template that leads with the client's goal and places price near the end.
8. Assemble a standard contract with all required clauses and a deposit-first, milestone-based payment structure.
9. Create an onboarding checklist and rehearse the four-step change-order response to defeat scope creep.
10. Automate invoicing with short net terms, set aside taxes from every payment, and start funding a 3 to 6 month runway.

