Freelance Writing That Pays the Bills

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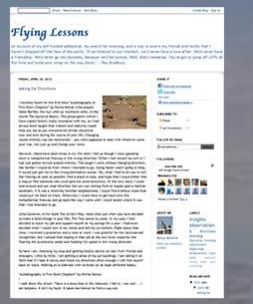
How I started and what I learned

- Industrial research chemistry
  - Lab work, research, data mining/curating, project management
- Magazine writing and editing
  - Substantive editing, magazine production, content management, interviewing and writing skills, managing freelancers

- Government contracting
  - Client service skills, government procedures, desktop publishing, email newsletter management, working with a print shop
- My year off
  - Blogging and networking
  - Attended professional events to see what other people were doing

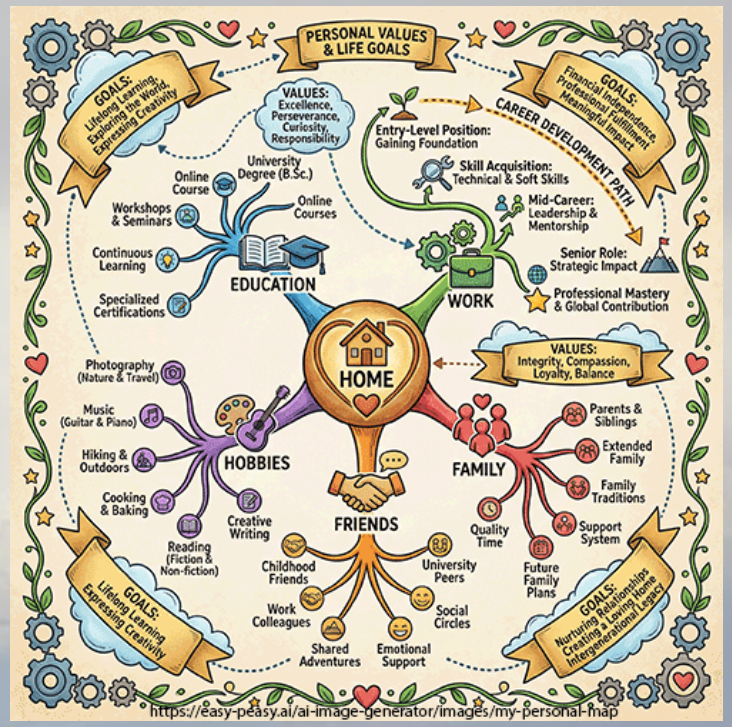
- This is the longest job I've had: 13 years, steady work



Landing my first freelance clients

- Tip from a former co-worker at her wedding anniversary party
- Introduced to a future client at a church coffee hour
- One-time assignment with a temp agency
- NASW freelance job ads: 3 long-term clients
- Existing clients referred me to different projects and departments in their organizations
- Other organizations and companies saw my work

As you prepare to take the leap



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- What will I write about?
  - Your professional field
  - Your hobbies and interests
  - Your experiences
  - What *won't* you write about?
- How broad is your scope?
  - Overly narrow – limits your opportunities
  - Overly broad – makes it difficult to stand out from the pack
- What type of writing will I do?
  - Long form, short form, documentation
  - General readership, specialty publications
  - Writing for children or teens

Your Work Style

- One-off articles vs. continuing contracts
- Pitching your own story ideas vs. client assignments
- Leverage the same travel/interviews/meetings for several articles?
  - pay attention to legal, financial, and ethical issues
- What kind of a work load you can handle?
- How many concurrent projects can you realistically work on?

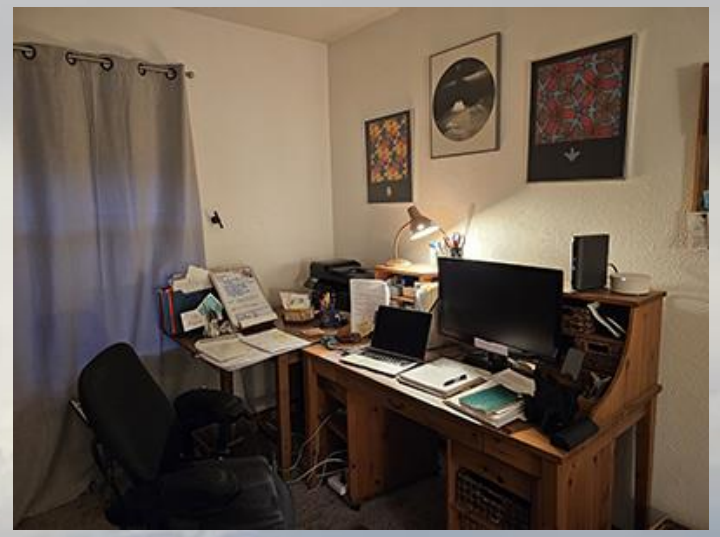
Your Money Style

- Will this be extra income or your main livelihood?
- Will you moonlight as a freelancer for a while or make a clean break?
  - Be discreet if you're still an employee
- What will you do for money while you're getting started?
  - Support from a spouse or family member
  - Savings
  - "Day job"
- How much do I need to earn, and how much should I charge?
  - Routine living expenses and cash reserves
  - Taxes, health care, retirement funds
  - Business overhead (supplies, equipment and software, liability insurance, professional memberships and development)
  - Having fun!

Time management

- Keep track of your billable time (more on this later)
- Not all of your work will be billable
  - Checking email
  - Finding new clients
  - Updating software and fixing technical problems
  - Keeping yourself current in your field
  - Keeping yourself visible
    - maintaining your website, networking events, presentations, interacting on social media and chat groups

Set up your workspace



- Distraction-free during working hours
- Minimal set-up and take-down each day
- A way to disengage from your workspace after hours
- Comfortable chair and work surface

- Equipment
  - Reliable computer with a reliable Internet connection
  - Printer, backup device, large auxiliary monitor
  - Plan for when your electrical power or wi-fi go down
  - Paper, pens, filing system, white board for do-list, sticky notes

Software I Use

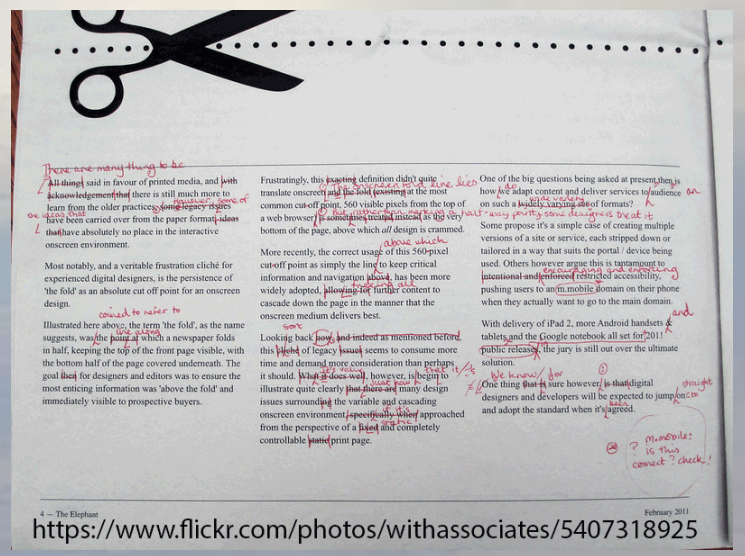
- MS365 (Word, Excel, PowerPoint)
- Adobe Creative Suite Basic (Acrobat Pro, PhotoShop, InDesign, Adobe Illustrator, Bridge)
  - open and edit files I receive, generate my own files
- Apple Voice memo (audio recording for interviews)
- Otter.ai (transcriptions)
- Zoom Workplace (video chat interviews)
- Apple Time Machine (backups to an external device)
- Google Calendar (synced to my laptop, phone and tablet)
- Business email: separate account using my domain name
- WordPress: website using my domain name

Make Yourself Visible

- Social media (separate accounts for your business)
  - LinkedIn for potential clients
    (they will check your profile to see if you're legitimate)
  - Facebook, BlueSky, Instagram, etc. for potential reads and referrals from friends (post when you publish something)
- Website
  - Keep it basic, but professional: something you can update yourself
  - Pick a reliable, affordable hosting service
  - Register a domain name that says what you do
  - Register parked domains to discourage squatters (.net, .biz, .org, etc.)
- In-person events (conferences, book signings, professional orgs.)

Why Me? (and not some other writer)

- Friends, colleagues: what do you value/enjoy about my writing?
  - ask them to provide you with a kudo that you can put on your website
  - if your client shares click rates and reader feedback, get that information
- Your experience and background
- Reliability:
  - clean, accurate copy
  - fact-checked with multiple reliable sources
  - grammar and spelling, organization
  - write to specified length, stay on topic
  - meet your deadlines
- Interesting, relevant content
  - Geared to the intended audience and publication
  - Only insert your opinions when that's part of the assignment



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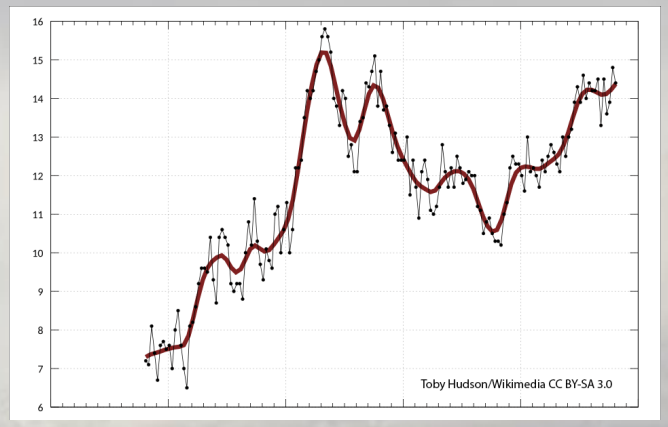
Getting paid

- Separate checking account and credit card for your business
- Cash reserves for quarterly taxes, business overhead, and slack times
- Set up how clients pay you
  - Your client's accounts payable software
  - Direct deposit (ACH) to your business checking account
  - Paper checks: slow turnaround, most larger clients don't use them
  - Credit cards charge you a fee for their services
  - Peer-to-peer money transfer apps (digital wallets, Venmo, etc.)
  - Wire transfers: cumbersome, but may be needed for international clients

Getting paid (continued)

- Terms of payment
  - Net 30 is typical (client pays within 30 days)
    - Can be 30 days from invoice date or 30 days from acceptance for publication
    - Don’t do 30 days from publication date – this can be a very long wait
    - One of my clients changed their terms to net 90; I don’t work for them anymore
  - Kill fees (partial payment when your article will not be published)
    - Flat percentage of the original amount
    - Prorated based on the amount of work you have already done
- When payments are late
  - Politely contact your point person (more than once if necessary)
  - Sometimes it’s a technical issue on their side
  - Sometimes their accounts payable person is on vacation

Dealing with the ebb and flow



- Alternate sources of income
  - day job, spouse or family member, savings
- Slack times of the year
  - employees on vacation, their busy times of the year
- Late payments from clients
- Clients moving writing in-house
- Publications folding
- New leadership changes the direction of a publication

Legal Basics

- Independent contractors are not employees
  - From the IRS:
    Worker classification 101: Employee or Independent Contractor
- Intellectual property ownership
  - Work for hire
  - First publication rights
  - Publication rights for specific media types
- Liability issues
  - E&O Insurance
  - Indemnification

Contracts Are Not Optional

- Contracts
  - Clear explanation of what's required/expected from you AND the client
  - Duration of contract
  - Article length (word count range)
  - Deadline(s)
  - Copyright ownership terms, legal liability
  - Required editorial reviews
  - Maximum number of revisions the client can ask for
  - Significant changes in the scope of work

- Statements of Work
  - Less formal than a contract
  - Can cover individual assignments within a larger contract

- Purchase Orders
  - Establishes an account number that your work will be billed to
  - Sets up a maximum amount that can be charged to this account over a specified period

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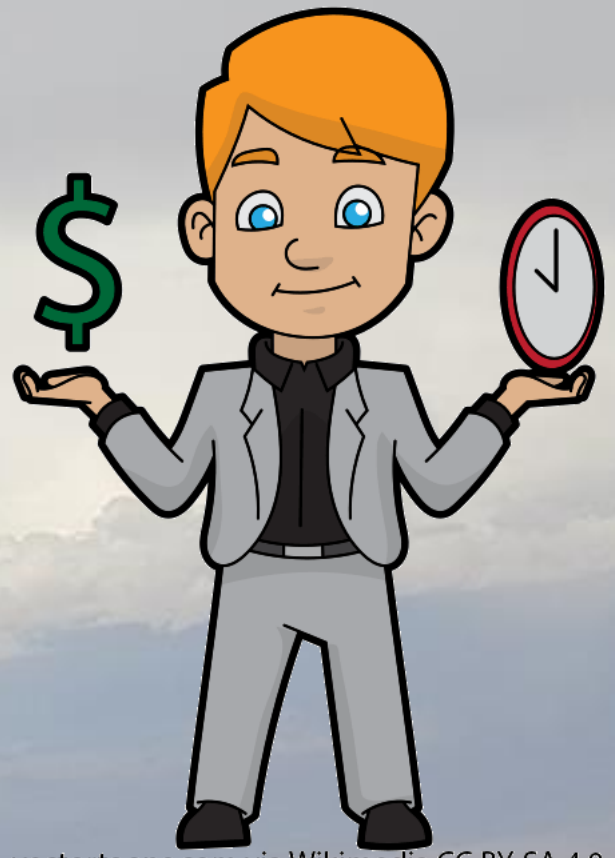
Contracts (continued)

- All contracts are negotiable
  - Ask for revisions if needed (pay, deadlines, clarifications, etc.)
  - Make sure you understand ALL the terms
  - Know when to walk away
    - Clients who won't/can't negotiate are probably a headache to work for
    - Red flag clauses: overly general non-solicitation/non-compete clauses, indemnity clauses that put the whole burden on the writer
  - When you're the one writing the contract
    - Online templates (e.g., from the Freelancers Union)

How Much Should I Charge?

- Find out what similar freelancers are charging
  - By the word
  - By the hour
  - Flat fee
- Often, the client sets the pay
  - You can accept, negotiate, or walk away
- If the client asks for an estimate
  - How much time and effort have similar projects required? (ask the client if you don't know)
  - Commercial clients vs. nonprofit clients



vectortoons.com via Wikimedia CC BY-SA 4.0

How Much Should I Charge? (continued)

- Don’t try to compete on low prices
  - There’s always someone else ready to charge less
  - Better-paying clients are more likely to offer better assignments, respect your talent and experience, and pay you reliably and on time
  - You're running a business:
    You can't pay your bills with "exposure" and "good karma".
  - Doing volunteer writing work and editing your friend's cousin's manuscript is fine,
    but keep your free services within limits.

How Much Should I Charge? (continued)

- Keep track of your time
  - How much are your projects paying per hour? (even if you're being paid by the word or a flat project fee)
  - A spreadsheet for time and payments is good for
    - coming up with cost estimates
    - seeing which projects are worth your effort
    - seeing who consistently pays on time

How Much Should I Charge? (continued)

- Raising your rates
  - Cost of living adjustments
  - Long-time clients who trust you as a proven, reliable source
  - Clients who ask you to tackle larger or more complex projects

- Partial payments for large or long-term projects
  - retainer fee
  - milestone payments
  - remainder on completion

Iffy Offers

- Editing mills and content farms
  - editing manuscripts
  - "click bait" articles on the web
  - mass production approach
    - reputation for stressing high throughput, high pressure
  - the pay is generally low
  - can be a source of extra income
  - AI is rapidly replacing humans in these operations

- Spam offers (delete, delete, delete)
  - thousands of social media followers
  - hundreds of writing assignments
  - requests for wholesale price estimates for some widget you just published an article about
  - invitations to speak at various conferences or publish in journals from organizations you've never heard of

Return-path: <finance@maicrosorft.com>
Envelope-to: nmcguire@wordchemist.com
Delivery-date: Wed, 17 Jun 2026 03:35:24 +0000

2026/2027 Etihad Aviation Partnership Invitation.

From Etihad Aviation Group UAE <saeedahmad@etihadvendor.com>
Reply-To <saeedahmad@etihadvendor.com>
Date 2026-06-18 08:47

Dear Sir/Madam,

Greetings from Etihad Aviation Group, UAE.

We are currently reviewing and expanding our approved vendor list in preparation for upcoming projects scheduled for 2026–2027. Based on our market research and your company's profile, we would like to invite you to register as a potential vendor and contractor within our procurement system.

If you are interested in being considered, please confirm your interest by reply. Upon confirmation, we will share the Vendor Registration Questionnaire and Expression of Interest (EOI) documents for your review and completion.

We look forward to the opportunity to explore potential collaboration.

Kind regards,
Saeed Ahmad
Coordinator of Contractors
Vendor Procurement & Contracts

Account Confirmation Required Before Payment Processing

From Statement Account <nmcguire@wordchemist.com>
To <nmcguire@wordchemist.com>
Date 2026-06-23 12:02

Hi,

Can you please confirm the name in the account as the name to the account details aren't matching (see screenshot below)

As soon as I have this I'll send the payment.

I'll appreciate your prompt confirmation.

Screenshot JPG

Kind regards,
Accounting Team

An E-Document has been sheared

From eSign via eDocument <mail@mirapiva.com>
To <nmcguire@wordchemist.com>
Date 2026-06-24 10:07

Please review and sign the document(s) for you.

VIEW COMPLETED DOCUMENT

Complete with DocuSign: Outstanding Invoice and Authorization Form(2).pdf

Reference: Outstanding INV_06172026.pdf
Total Page (s): 2

INQUIRY ON YOUR PRODUCUTS

From Charles Danso <agent.charlesdanso@gmail.com>
Bcc <nmcguire@wordchemist.com>
Date 2026-06-23 03:15

Dear Sir/Madam,

I hope this message finds you well.

Greetings from the Republic of Ghana. We are interested in purchasing your products in substantial quantities and are looking to establish a long-term contract to supply the African market.

To proceed further, could you please provide us with the following details regarding your products:

- A comprehensive list of the products available
- The FOB pricing for each item

This information will enable us to better understand how to move forward with the procurement process.

We would greatly appreciate your prompt response to this inquiry.

Best regards,

Mr. Charles Danso
Buyer Agent

Plus: Invitations to publish in junk journals or present at predatory conferences that have nothing to do with your fiield

Re: Alaska: 62% of immigrants become citizens, nearly double the worst state

From Gajendra Singh <sidney@ourownhealth.com>
To <nmcguire@wordchemist.com>
Date 2026-06-15 09:52

Hi Nancy,

Resharing in case you missed it!

Alaska naturalized **61.84 percent of its foreign-born population**, ranking **2nd in the nation** and trailing only Vermont's 64.05 percent, per U.S. Census American Community Survey data from 2020 to 2024.

Alaska's 35,092 naturalized citizens from a foreign-born pool of 56,745 far outpace the national bottom, where Arkansas naturalizes just 34.32 percent, a gap of nearly 28 percentage points.

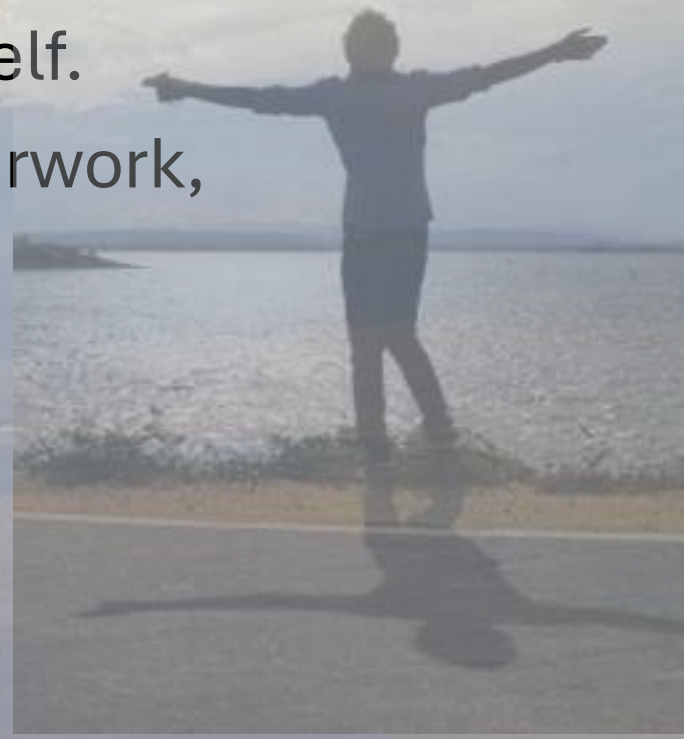
The 10 States Most Likely to Embrace Foreign-Born Population:

Graphics and Images

- Many publications require writers to provide images (photos, charts, infographics, etc.)
- Sources:
  - People you interview (make sure they have permission to share images)
  - Generate your own images (copyright these, specify permissions)
  - Public domain and Creative Commons images
    - Government websites
    - Historical content (copyright has expired)
    - Google Image search with the “usage rights” filter turned on
  - Paid subscription services (your client may have one or more)
    - Getty, Adobe, iStock, etc.

Professionalism

- Don't over-share with your client’s contact person or your interview source
  - They don't need to know you have a doctor's appointment, just say "I'm fully booked that morning.”
- Do let your contact person know in advance that something might cause you to miss a deadline or require an extension.
  - I might need a two-day extension to deal with a family emergency
  - My interview source can't talk to me until next week, but he has committed to meeting with me then. I'll keep you posted.

Have a Life!

- The more you write, the more money you make,
  and it can be tempting to work as much as you possibly can.
- This is a recipe for burnout.
  If you're in this for the long haul, you must pace yourself.
- Schedule days off, and not just for taking care of paperwork,
  errands, and household chores.
- Go out and have fun!
  Go places and do things with real live human beings.