

Freelancer Startup Checklist

Skip the stress and get
a head start on your
freelance career.



Congratulations

You're ready to escape the corporate grind and build a career on YOUR terms. You're my kind of human. :)

Freelancing can offer freedom and infinite potential, but like anything, it has its fair share of challenges too.

This checklist was designed to give you a head's up on some of the most important things to consider when you begin. Are you ready?

But first, a quick introduction...

Hello, I'm Haley 🙌

I'm a corporate dropout, freelance copywriter, list-maker, coffee lover, and the human behind Cool Wow Collective.

When I started freelancing in 2014, I faced a steep learning curve.

I didn't know where to turn for honest and reliable advice. And I'll admit, starting my own freelance biz felt pretty damn lonely at times.

Cool Wow Collective was born in 2016 to offer education, support and connection for freelancers. We're here to help you raise your freelance game (no matter what stage you're at) so that you can build a thriving business YOUR way.

If you have any questions or just need to chat, don't hesitate to get in touch with me @coolwowcollective.



Business essentials

These are the business foundations you'll want to have in place to kick-start your freelance dream the right way.

- **The name**

A lot of freelancers toss up between using their own name or a business name. This depends on your goals. Do you dream of growing a big agency? Do you want to be the next Marie Forleo? Before deciding, you'll also want to check if the name has been taken. Check the Australian Business name register [here](#) and do a google or domain registry search too e.g. [Crazy Domains](#).
- **ABN**

Once you've settled on a name, you need to register it and apply for an Australian Business Number (ABN) as a sole trader. Many clients won't work with you without one. This is your unique identifier for tax purposes now that you're a business. And good news, it's FREE to set up. Get onto it [here](#).
- **Business bank account**

It's a good idea to start using a separate account for all things business. I have two accounts set up - one for everyday money coming in and out, and one I don't touch to stash away my tax \$.
- **Accounting software**

Think about using an accounting software to create invoices, track bills and monitor your money. Lots of freelancers (me included) love [Xero](#), and any bookkeeper or accountant you end up working with will love you for it too.
- **Contracts & legal docs**

You'll need a written Services Agreement for clients to sign that outlines all project deliverables. And if you have a website, you're required to display Terms & Conditions and a Privacy Policy. We love the affordable templates for creatives at [Foundd Legal](#).
- **Insurances**

The most commonly held insurance for freelancers is Professional Indemnity Insurance. This covers you for errors of mistakes you make that end up costing the client.

Let's talk money

You'll need to decide what to charge clients and how you're going to manage your money now, and as you grow.

□ **Expenses**

Calculate your living costs to give you a clear idea of what your freelance income needs to cover. This is your initial target to aim for. It's also wise to save some startup cash before you leap to help bridge the gap until your client work is consistent (covering three months worth of expenses is recommended).

□ **Tax obligations**

You can Pay As You Go (PAYG) quarterly throughout the year, or pay a lump sum at the end of financial year. I like to keep 30% of every invoice stashed aside in a separate 'untouchable' account so there are no nasty surprises at tax time.

□ **GST**

You only need to pay Good & Services Tax (GST) when you reach over AU\$75K in revenue. So keep an eye on your sales and register for GST when you're about to hit this amount in a year.

□ **Hourly rate**

I've seen freelancers in Australia charge between \$50 - \$150 per hour (sometimes more) depending on their experience and expertise. Remember, as a self employed person, you're now responsible for paying your own tax (compulsory) and superannuation (if you choose). For example, if you set your rate at \$50 p/hour and stash 30% for tax and another 10% for superannuation, you're actually only banking \$30 p/hour to cover your business costs and pay yourself. Don't go too low.

□ **Packages**

Packaging services in advance is a good option if you have a defined offering and know how long tasks will take you. I've found the first year freelancing is spent in 'discovery mode' - you're figuring out how to survive, trying out a few different offerings, and figuring out what you love to do (that clients love too). I recommend introducing packages when you have a solid understanding of these things and have refined your approach..



Marketing yourself

There's an endless supply of marketing activities you can choose from, but here are a few essentials to consider at the beginning.

- **Logo**

While it is exciting to get your own logo designed, don't get too hung up on this right away. Your focus in the early days should be on attracting clients and doing great work. When you've settled on your name, and know the type of clients you want to attract, it's time to invest in a designer to create something special.
- **Website**

This doesn't have to be expensive or complicated. A simple site with information about you, your work (portfolio or services) and a way for clients to get in touch is all you need to begin. [Squarespace](#) is a popular choice if you're on a budget and need to DIY. But if this isn't your strong suit, and you've got some start up cash, consider hiring a web designer to make it stand out from the pack.
- **Business cards**

A lot of people choose not to print business cards these days (saving trees and all, plus we live in a digital world), but there's still something special about handing over a polished business card to leave a good first impression. Your call.
- **Social media**

Instagram, Facebook & LinkedIn are the most common choices for freelancers. Tidy up your accounts by adding a clear profile image and bio that tells people what you can help them achieve. Then go ahead and share an announcement that you're now freelancing and open for business!
- **Email list**

Email is a fantastic marketing channel to communicate directly with potential clients. Start growing your list even before making the leap to freelance. A popular first choice platform is [Mailchimp](#), and it's free.



Motivation & more

Choosing to work for yourself is exciting, but you're now responsible for your output and operations. Here are a few additional considerations to help you be more boss.

□ **Workspace**

You need a decent dose of self motivation and discipline as a freelancer (especially when the fridge and couch are mere metres away). Figure out how you work best. If you like being around other people, try a coworking space in your area, or if home is where you thrive, set up a dedicated office space. Find what works so you can be your most productive.

□ **Organisation**

To avoid turning your inbox into sweet sugary chaos, think about how you will collaborate with clients. Project management tools like [Asana](#) and [Trello](#) can act as a hub of information and remind clients what they need to do when. At the very least, I recommend using a shared platform like Google Drive or Dropbox to make collaborating and receiving feedback much easier.

□ **Appointments**

Going back and forth to arrange meetings via email quickly chews up time (and becomes a chore for you and your clients). I love using a calendar management tool like [Calendly](#) or [Acuity Scheduling](#). Simply send a link to your clients and get them to pick a time that suits. Then boom - the appointment lands in both of your calendars with zero fuss!

□ **Comparison**

Last but not least, as a freelancer it's easy to fall into the comparison trap. So let's get this out of the way, there is ALWAYS going to be someone ahead of you. And there are certainly going to be others offering a similar service to you. But remember "There is no one alive who is youer than you" (thanks Dr Seuss). So stop comparing yourself to others, stick to doing what you love, focus on delivering great work, and give yourself time to grow. We've all been standing right where you are today. You've got this. 🍊



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