

full-time **FREELANCER**

*revenue & expenses as
a freelance designer*

DAVID YEISER

David Yeiser

Full-time Freelancer

revenue & expenses as a
freelance designer

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Introduction

In 2003, I inadvertently discovered web standards – or the method of building websites with CSS & HTML rather than table markup and buckets of JavaScript. I was hooked. I knew immediately this is what I wanted to do for a career. I was going to be a web designer. But not *just* a web designer, I was going to run my own business as a full-time, freelance web designer.

It took a while, but in 2009 I wrapped up my full-time job¹ and embarked on a career of freelancing – in my mind the pinnacle of professional freedom. Years and years of hard work had finally paid off and my dream was about to become a reality.

In the two and a half years that followed, I experienced feast and famine, freedom to work on what you want, having no freedom because you have bills to pay, loving Mondays, dreading holidays and vice versa.

In the summer of 2012, I took a break from freelancing and took a full-time job with a startup in California. I worked at

1. I had three different full-time jobs in the intervening years.

this startup for two years. Now I'm back to freelancing full-time and the second time is going much smoother than the first.

Things of this nature are usually easier and better the second time around. Past experiences give you a head start – you know the effort and resources required, and you know what not to do. Hopefully you are wiser. While some of what you learn can only be gained through experience, other aspects can be illuminated with simple knowledge. And that conveniently brings me to the purpose of this book: *Full-time Freelancer* was written for those thinking about going out on their own but are unsure of the costs involved for doing so.

This is not a how to calculate your hourly rate pamphlet, nor is it a how to freelance successfully motivational book, it is very simply a comprehensive look at how much money I made and spent in 2010 & 2011. I cover the expenses involved in freelancing full-time – taxes, bills, paying yourself a salary, accounting fees, paying contractors and commission, and others small and not so small – as well as the revenue I made as full-time freelancer.

My hope is that with actual, real-world data this short book will shed light on an area that can be sorely confusing for someone who has never experienced it.

A BRIEF NOTE

This book is written from the perspective of a web designer. But the principles and the finances involved should translate to many other industries; especially if it involves digital work. To any person wanting to make the jump to independence this book should clarify at least *some* of the unknowns no matter which line of business you're planning to go in to.

expenses

Basic Expenses

Before I begin talking about expenses I want to cover a couple things that may or may not be assumed. One, you should have a separate bank account for your business finances. All deposits and expenses should run through this account. If you purchase something for your business with your personal account, that's fine, you can reimburse yourself via your business account. But as a rule, there should be a very strict "wall" between the accounts.

Two, you will need to establish a legal entity for business activity. Certified Public Accountants (CPAs) can help you determine the best setup for your business and do the entire registration process for you. Throughout this book I will reference the need to get an accountant a lot. I'm not trying to defer responsibility, I just highly recommend their services – it's complicated, frustrating, and time-consuming to be your own accountant. Your time is more effective on other parts of your business.

BILLS

Bills for the most part should be manageable. For me, and I imagine for a lot of people with a family to support, the largest bill was health insurance. In 2010, my typical monthly health insurance bill was \$717 per month. In 2011, that went down to \$615. The cost of health insurance can vary wildly depending on your region and a myriad of other factors. A direct way to find out your costs is to call an insurance agency and get a quote on health insurance. Then you'll at least have an idea of the costs involved. The price is going to be different from a company-issued health insurance plan if that's what you're used to.

The mobile phone bill was the next closest which came in around \$150 per month. Later when I got my own office, the rent added \$225 per month to the bills and became the new runner-up in the high bill contest.

Most of the other bills were smaller – monthly fees for service-based software tools. However, it's important to pay attention to your monthly subscriptions as these can add up fast. The first day on the job you don't need to go out and sign up for a bunch of software services to show yourself and the world that you've made it.

With anything that you plan to commit to financially on a regular basis, especially when first starting out, I would ask yourself if you really *need* it or if you just want it because that's what you think serious professionals have.

FOOD & COFFEE

Companies offer an array of benefits to their employees. Silicon Valley perks are near excessive. A mistake I made, and one you shouldn't make, is I thought I could just decide to grant myself via my company whatever perks I wanted to. So for example if I made the decision that my company was going to buy me coffee and lunch everyday then *voilà* – fabulous company perks for myself.

Unfortunately it doesn't work that way. There are very strict guidelines and regulations to follow when it comes to company “perks.” Generally speaking, your company can pay for the meal (or coffee) if it's related directly to business – e.g. meeting with a client – but other than that it should come from your own pocket.

HARDWARE & SOFTWARE

Use your own discretion with this category. You likely know what hardware and software you need and this shouldn't be complicated to plan in advance. I didn't buy software I didn't need and was somewhat conservative in this area. However I will say don't skimp on hardware. Anything that makes the computer faster is worth it, and plan on upgrading your hardware every few years. The laptop I purchased when I first started freelancing became the family laptop a few years later – complete with a nice food patina and regular showings of *Baby Einstein™* and *Mighty Machines™*.

MISCELLANEOUS

I created this category as a catch-all. Those stamps you bought to mail your taxes, the candy for your office bowl, the cleaning supplies for the office sink, etc. Now I categorize these types of expenses with better precision (you'll see a drop for this category from 2010 to 2011) but back then I just kind of lumped everything together. I recommend you to do the best you can to avoid categories like this as the more specific you are with your expenses the better.

Cost of Doing Business

This chapter covers categories that are considered costs incurred while doing business. It's not exclusive, the prior chapter covered a few as well, like hardware and software. But this chapter focuses on the ones that were specific to what I was doing. In common vernacular you'll hear these types of costs referred to as write-offs, more officially known as a deduction.

On this note, it may be helpful to talk about what a deduction is. A deduction (or write-off) does not mean that it's free. If you travel for business and stay in the Ritz-Carlton and eat buckets of sushi every night the government is not going to just reimburse you for that at the end of the year.

What these types of expenses *do* do is adjust your income. The amount of money that you are taxed on is not your business revenue, but your business revenue minus your expenses. A deduction is part of the expense total that is taken from your gross revenue before you're taxed.

I found Wikipedia's summary to be helpful:¹

In income tax calculation, a write-off is the itemized deduction of an item's value from a person's taxable income. Thus, if a person in the United States has a taxable income of \$50,000 per year, a \$100 telephone for business use would lower the taxable income to \$49,900. If that person is in a 25% tax bracket, the tax due would be lowered by \$25. Thus the net cost of the telephone is \$75 instead of \$100.

en.wikipedia.org/wiki/Write-off [accessed August 22, 2016]

So what constitutes a write-off? The IRS does not maintain a list of individual items for reference, but rather gives general guidelines as to how to determine if an item is deductible or not. The official wording can be found in U.S. Code Title 26 § 62 (a) 1:

The deductions allowed ... are attributable to a trade or business carried on by the taxpayer, if such trade or business does not consist of the performance of services by the taxpayer as an employee.

law.cornell.edu/uscode/text/26/62 [accessed August 22, 2016]

This is a little confusing, but essentially means if the purchase is a cost of doing business then it can be counted as a deduction.

Much more could be covered here but the best counsel I have is talk to an accountant about this subject. I cover the importance of having an accountant in the next chapter, but if you're already convinced you need one they are not hard to find. Ask your friends, someone you know probably can refer you to a trusted accountant.

1. Intuit has a visual walk-through of the process which you can find on their blog: blog.turbotax.intuit.com/2010/12/11/what-is-a-tax-write-off [accessed August 22, 2016]

TRAVEL

Depending on your line of work, where you live, etc. you may have to travel a little or a lot. And the distance may be very long (flight to a different city) or more regional (a drive across town). I had a client in 2010 that required a lot of flight travel, now I barely leave my office. As long as the travel is work related, that is from your office to wherever required to go for business purposes (a regular commute from your home to your office doesn't count), you can reimburse yourself from your business for all the costs incurred. Talk to an accountant and they can give you specifics on the appropriate and legal ways to handle reimbursements.²

TRADE ASSETS

This is a broad category, but anything I needed to complete a job and purchased went in this category (e.g., fonts, icons, stock photography); as did subscriptions to trade magazines, design or programming books, and things of this nature.

ADVERTISING

I had a very small ad budget. The money I spent in this category was for ads on other websites advertising some of the digital products I was selling. My best advice is do all that you can ahead of time to know your market. What I mean by that is have the best idea you can have on how much advertising is required

2. For example with driving you reimburse yourself a fixed cost set by the IRS times the number of miles driven.

in your line of work to do business and how effective it is. For me the most effective form of advertising was word of mouth.

CONTRACT WORK

When you're running a one-person show you may find yourself in situations where there's too much work to do and you need to pay someone to help you with it. The process is fairly straight-forward: if you're paying an individual more than \$600 then you need to give them a W-9 form. They fill out the W-9 and give it back to you. Then, using the information from the W-9, you must fill out a 1099 form, submit it to the appropriate institutions and issue a copy to the individual.

A 1099 is the official form and channel by which you let the IRS know you paid this person a certain amount of money. After that it's up to them to report it on their end. For you, it's just classified as an expense.

COMMISSION

Having someone "sell" you into a job can be a great way to get your first big job. Especially if your sales skills are lacking. Selling is an art and much to my dismay it's just as necessary to winning a job as doing quality work. Sometimes it's all that matters. People are people.

If you do have someone sell for you, you'll likely need to pay them a commission. You can treat this the same as contract

work because that's what it is essentially. Same process as outlined in the contractor section above.

You'll notice that my expense numbers for commission may seem high (**Table 1**, specifically), but that should always correspond with a proportional increase in revenue or else something has gone horribly wrong.

Financial & Legal

This is the chapter in which I try to convince you that you need an accountant. As you read through this chapter note that these situations and routines are *descriptive* not *prescriptive* (you'll hear me say this again). Depending on your business structure and the amount of revenue your circumstances may vary.

SALARY

When you get to Chapters 7 & 8 you'll notice a large expense category labeled *Salary*. This is what I paid myself from my business. To be clear this is the money I took from my business account and put into my personal account in the same way that any company pays its employees. That money is no longer my company's, but mine. Note that I did this this way because I was set up as an S Corporation. Depending on your legal structure you may do things differently. Talk to an accountant and they can help you determine the best structure for where you are and where you want to go.

Declaring a salary has tax and legal implications. A salary is different from taking a distribution (covered in the next

section). You are taxed doubly on what you take as your salary versus what you take out as a distribution. You may think, “I have an idea, I’ll just take everything out as a distribution.” This is a great way to have the IRS show up at your door.

The way it works is you must declare a “reasonable” salary for yourself. Yep, that’s the rule. What constitutes reasonable? Well, a lot of things, too much to cover here, but it’s a fairly straight-forward process. Ultimately, if you go this route finding a salary for yourself is something you need to discuss with your accountant. Their counsel will be invaluable and at the point when you need them will not be cost-prohibitive.

Here’s a quick example of how taking a salary for yourself works, and remember I was set up as an S Corporation so your situation may be different. In 2010, I took for myself a total of about \$55,000 as a gross salary. However, much like a full-time job, my business “withheld”¹ the taxes and only transferred the net income (\$38,000) into my personal checking account. Then when it came time to pay taxes the money was set aside in my business account ready to send off to the IRS.

DISTRIBUTIONS

Distributions are distributions of profit. They are an official channel by which you can get money from your business for yourself. You can utilize these however you want. Perhaps you set it to where you pay yourself \$2,000 each month in salary

1. This is in quotation marks because you are the one that has to be disciplined to keep it in your business account and not spend it on something else.

and then draw an additional \$500 as a distribution. It's really up to ~~you~~ whatever your accountant tells you to do.

The way I used distributions was irregular. Sometimes I took them after a healthy financial period; or during the holidays or a vacation I might take a distribution to pay for presents or fun vacation things.

What's most important is to set your salary correctly, and then make sure distributions fall in line with the "reasonableness" of everything else.

TAXES

Before I jumped in, taxes were the biggest black hole. I knew I had to pay them but was unsure of how it worked and how much it would cost. And going to a "How to Start Your Own Business" seminar didn't make things any clearer either. The best way to fill in the blanks is to sit down with an accountant and have them go over everything with you. They will review your current state of affairs, what you're planning to do, and suggest how to structure your company, how much you can expect to pay in taxes, salary, and everything else.

Because of the many variables that come into play here the best I can offer is to show you how much I paid and when I paid it. You can see the numbers in Chapters 7 & 8. I paid company payroll taxes four times a year at the end of the month following each quarter (e.g. January to March is Quarter 1 and the payroll taxes for Quarter 1 are due by April 30th). I paid fed-

eral taxes, state taxes, and city and county taxes. The regional tax rates will vary depending on where you live.

Overall, taxes are not that scary, but I'll tell you what *is* scary – being late on a tax payment. I can be a bit lackadaisical when it comes to paying bills, and I got into a bad habit with my mobile bill of always paying bills late. It never mattered because there were no late penalties and it would eventually just rollover to the next bill. Taxes work differently. The IRS will not rollover your bill. You will face immediate penalties. Don't make mistakes here.

ACCOUNTING

Keep track of any expense related to accounting services as these are qualified deductions. I don't really know if these are different from any other deductions, I just give the numbers to my accountant and I never have to worry about it. This is why I recommend having an accountant.

Generosity

The numbers for the two categories covered here were significant enough to warrant a quick explanation.

TITHES

When I first started freelancing I made a personal decision to tithe¹ a percentage of my business revenue. Later I decided to keep my tithes separate as something I do with my personal income. If you do decide to do something like this with your business income versus your personal income just be aware of the legal conditions for doing so.

DONATIONS

Donations can be made through your company but there are rules and regulations surrounding it. I didn't do this much but if you start to bring in large profits it may be something to consider.

1. A tithe is a portion of your income that you give to your church.

Taking Care of Yourself

Consider this chapter my admonition to be thinking about and planning for your future. Because if you're freelancing full-time the only one looking out for you is you.

PROFESSIONAL DEVELOPMENT

Continuing education is a part of most jobs and it's good to set aside some money to be intentional about it. This could be anything from an online course for learning a new skill, to attending a conference to be professionally inspired. As long as expenses are clearly related to professional development these can be classified as write-offs.

INVESTMENT

When business is going well you'll discover a pile of unused cash in your account. This will make you happy. Use it wisely. I decided to bootstrap a startup with a friend. There are other types of investments – purchasing better hardware or software,

stocking up on assets, developing sales pipelines or new products, etc. Of course with all of this remember to save money for future dry spells. They will come.

There are also options for traditional retirement planning, albeit the go-it-on-your-own version – Solo 401(k)s, Simple IRAS and more. TD Ameritrade is a place where you can start: tdameritrade.com/retirement-planning.page

[accessed August 22, 2016]

If you're young you tend to think you're invincible and that you will have plenty of time in the future to figure out your retirement. *Mistake!* You're already wasting valuable time. The longer you wait to start retirement planning the sorrier you'll be. I recommend the book "Money for Something" by Matt Henderson as a starting point:

moneyforsomethingbook.com *[accessed August 22, 2016]*

And please note by "retirement" I don't mean that time in the future when you get to finally sit around and do nothing. If you're interested in freelancing full-time then the traditional model of retirement probably doesn't interest you much. This is more along the lines of capitalizing on the time equals growth principle of investing.

I'm barely in my 30s but I know already circumstances can change faster than we can imagine. It's wise to at least begin to explore what a future "retirement" might look like. And I can assure you it probably won't be learn the latest JavaScript framework and totally kill it.

revenue

Client Work

The majority of my income in 2010 & 2011 came through client services, and majority is an understatement – it was 99.9% of my income. You'll see the tiniest blip of product revenue in 2011, but for all practical purposes I received no help from product-based revenue. Though I can assure you it wasn't from lack of trying!

In lieu of writing a book within a book, allow me to cover generally with a few paragraphs how I priced jobs that brought in my revenue.

My rate varied from about \$125/hr. to \$175/hr. Sometimes I would offer discounts for non-profits, at one point the rate was \$195/hr. For the most part this worked, but it didn't generate huge profits. Also, I realized I could raise my rates and work fewer hours, or lower them and work more hours, but in the end it was more or less the same total. Herein lies the worst advertisement for hourly-based pricing models that one can find. Unless you're charging lawyer-level rates at lawyer-level quantities you'll always be hustling.

There are other models besides hourly of course – charging by the week or month for example. Typically, I would charge a fixed cost for a project that was an internal calculation of my rate multiplied by how long I thought it would take me.

Hourly rates are great for starting out, but if you're serious about growing your business you'll want to capture upsides¹ and decouple the money you make from your time.

Take for example how Sandwich Video talks about their pricing on their *How it Works* page:

“...when we work with these clients, we'll structure payment as part cash and part equity and/or revenue share based on sales.”

sandwichvideo.com/how-it-works [accessed August 22, 2016]

Also, if you would like to be really inspired to raise your rates read this post by Patrick Mackenzie:

“First consulting gig: \$100/hr
Second consulting gig: \$4k/wk
Third consulting gig: \$8k/wk”

kalzumeus.com/2015/05/01/talking-about-money
[accessed August 22, 2016]

I won't spoil the rest for you :)

Again, this topic could be a separate book in itself so I'll stop here. Take yourself seriously and don't be afraid to price the value you provide accordingly.

1. A business-y jargon word that essentially means you can have a piece of the profits that your work generates for your client, sort of.

Lastly, you'll see one additional category in the "Revenue" section of **Table 3** – a personal loan. Hopefully you'll never have to do this, but there were a couple times in 2011 when I was running out of money and had to augment the cash flow from our own personal savings account. It doesn't feel good, but you hope that it's a temporary band-aid and not a new revenue strategy.

financials

The following two chapters contain a table summary of the money I made & spent in 2010 & 2011.

2010 Summary

The financial numbers for 2010 are summarized in two tables and two figures. **Table 1** contains the sum totals of all expenses and revenue for 2010. The expense categories correspond to those discussed in the first five chapters. The revenue for 2010 came solely from client services work. For convenience, the monthly average for each category is included as well.

The monthly expense and revenue totals are graphed by month in **Figure 1a**, and the corresponding trend lines for each are shown in **Figure 1b**. **Figure 1a** gives a general idea of the month-to-month fluctuations in revenue and expenses. Though a lot of the expense ups and downs were due to accumulated health insurance bills (remember that part about being lackadaisical with paying bills) or paying salary one or two days ahead or behind the end or beginning of the month. **Figure 1b** is exactly how you *don't* want your revenue and expense trend lines to appear.

Table 2 has the monthly breakdown of four expense categories (Bills, Salary, Taxes, and Distribution) and the revenue so you can see how they vary throughout the year.

Again please note that your expenses will vary based upon how your company is structured and how much revenue you have. The following numbers are descriptive, not prescriptive.

table 1 –
2010 Summary¹

monthly avg.

total revenue	\$118,481	9,873
Client Work	\$118,481	9,873
total expenses	\$119,953	9,996
Bills	\$ 11,244	937
Salary	\$ 38,000	3,167
Taxes	\$ 16,908	1,409
Distribution ²	\$ 8,167	681
Accounting	\$ 1,208	101
Hardware	\$ 1,222	102
Software	\$ 2,095	175
Trade Assets	\$ 1,176	98
Prof. Development	\$ 949	79
Contractors	\$ 4,666	389
Commission	\$ 17,250	1,438
Travel	\$ 3,908	326
Food	\$ 1,718	143
Coffee	\$ 737	61
Tithes	\$ 9,219	768
Donations	\$ 366	31
Misc.	\$ 1,121	93

1. Numbers don't add up exactly due to rounding.

2. Note that I have Distribution in the expense table, but distributions don't actually count as an expense – they are distributions of profit. I'm including them here as expenses in the sense of money that left my business account never to be seen again.

figure 1a –

2010 Monthly Expense Totals & Revenue Totals

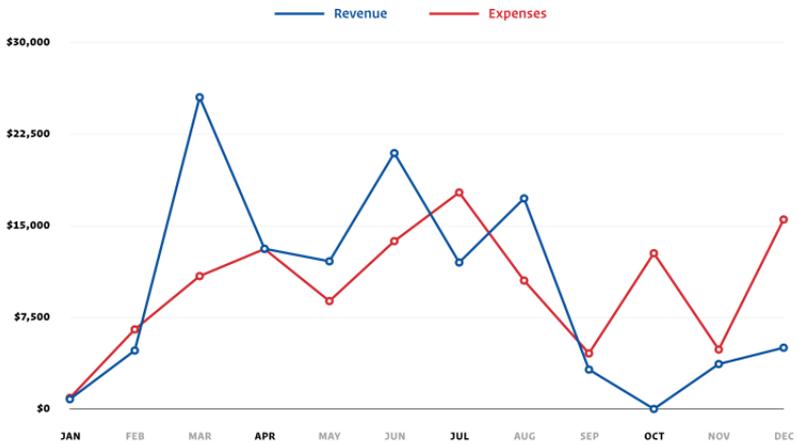


figure 1b –

2010 Expense & Revenue Trend Lines

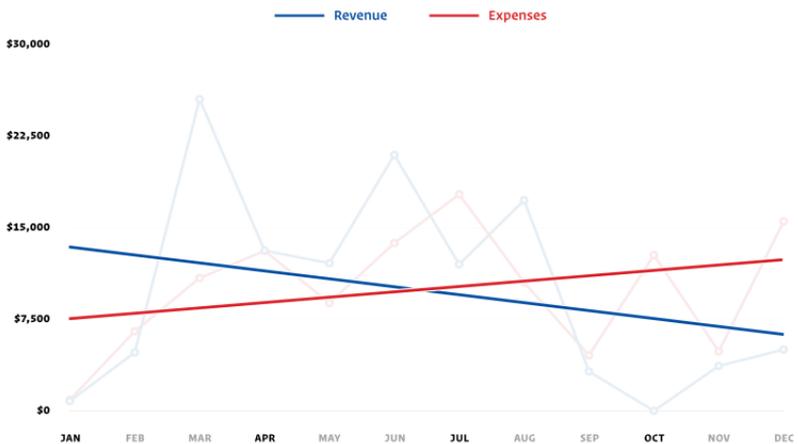


table 2 –

2010 Month to Month Fluctuations

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep ³	Oct	Nov	Dec
Revenue	£ 800	4,788	25,536	13,126	12,096	20,963	12,000	17,250	3,225	0	3,680	5,018
Bills ¹	£ 210	211	913	1,630	913	198	196	3,112	90	417	2,717	638
Salary ²	£ 0	2,000	4,500	3,500	3,500	3,500	3,500	3,500	0	7,000	0	7,000
Taxes	£ 0	1,024	0	2,553	642	15	0	3,363	0	4,731	1,046	3,535
Distribution	£ 0	0	0	0	0	0	6,817	0	0	350	0	1,000

1. The large spikes in bills were due to accumulated health insurance premiums.

2. The spikes at the end of the year were just a matter of being a few calendar days off at the beginning and end of the months.

E.g. October 1st vs. September 30th

3. Our first child was born at the end of August and I took most of this month off for paternity leave.

General note:

I included only these categories because the other categories were either negligible compared to the larger ones, specific to my situation and client work (e.g. Tithes & Trade Assets) or dependent on other categories (e.g. Commission & Contractors).

2011

Summary

This chapter is setup exactly the same as **Chapter 7**, except that these are the numbers from 2011. When I think back on the two years, 2011 was much harder, more stressful, and worse overall. The first half was spent dealing with the fallout from the revenue and expense difference in the latter part of 2010, so poetically illustrated in **Figure 1b**. It wasn't until 2011 when the expenses finally ate away all of the saved revenue that the pain of that reality hit.

I remember the low point being my 4-year wedding anniversary. While my wife Elizabeth was getting ready to go out for dinner, I sat on the bed and wondered if I was going to make it through the rest of the year and if I was going to be able to scrounge up enough money to replace our depleted savings account.

We still enjoyed our dinner. But that feeling in your gut when things are *really* bad is something I've never forgotten and hope I never have to experience again. Most of 2011 was a slog to get out of that hole.

Anyways, similar to the last chapter, **Table 3** contains the totals for 2011 along with the monthly average for each category. **Figures 3a & 3b** show the monthly expense and revenue totals by month for the year and the associated trend lines; and **Table 4** has the monthly breakdown of the four expense categories and revenue for 2011.

table 3 –
2011 Summary

monthly avg.

total revenue	\$ 93,487	7,791
Client Work	\$ 89,337	7,445
Product Sales	\$ 150	13
Personal Loans	\$ 4,000	333
total expenses	\$ 92,671	7,723
Bills	\$ 15,627	1,302
Salary	\$ 33,400	2,783
Taxes	\$ 16,606	1,384
Distribution	\$ 2,973	248
Accounting	\$ 700	58
Hardware	\$ 208	17
Software	\$ 32	3
Trade Assets	\$ 613	51
Prof. Development	\$ 0	0
Contractors	\$ 3,042	254
Commission	\$ 8,170	681
Advertising	\$ 434	36
Investment	\$ 4,361	363
Travel	\$ 113	9

The same notes in Table 1
 apply for Table 3 as well.

table 3 (continued) –
2011 Summary

monthly avg.

expenses (cont'd.)

Food	\$ 1,983	165
Coffee	\$ 1,510	125
Tithes	\$ 1,593	133
Donations	\$ 456	38
Misc.	\$ 851	71

figure 3a –

2011 Monthly Expense Totals & Revenue Totals

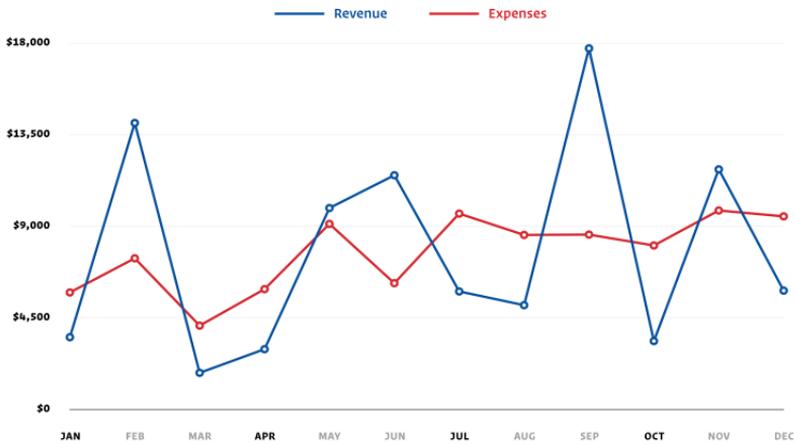


figure 3b –

2011 Expense & Revenue Trend Lines

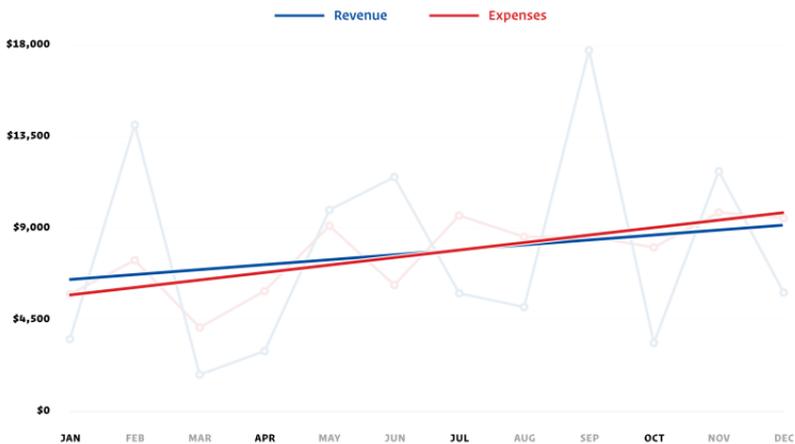


table 4 –

2011 Month to Month Fluctuations

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Revenue ¹	\$ 3,552	14,083	1,800	2,963	9,900	11,513	5,800	5,125	17,750	3,360	11,802	5,841
Bills	\$ 360	507	1,938	689	668	3,378	1,730	1,294	1,014	1,429	1,361	1,259
Salary	\$ 2,000	4,500	0	2,950	2,950	120	5,830	1,500	4,400	3,050	3,100	3,000
Taxes	\$ 150	1,179	0	1,078	4,797	30	452	4,234	145	307	4,234	0
Distribution	\$ 0	0	474	0	0	322	412	200	24	148	630	763

1. Total revenue: includes client work, product sales, and personal loans.

See additional notes in Table 2.

Conclusion

If you combine the total average monthly expenses and revenue for 2010 & 2011, and then average those numbers you get a two-year monthly expense average of \$8,859 and a two-year monthly revenue average of \$8,832. So, over the course of two years the business lost \$27 each month! It's wild how break even I was over the course of the two years. Although of course I was paying myself a salary, so it's not like I *personally* didn't make any money. But neither were my rookie and sophomore year as a freelancer ones for the record books.

That said, I hope you're not discouraged by the small profit margins, or in my case lack of profit margins, or by anything else in this book. Lots of people freelance successfully and you can be one of them. It's not impossible and once you've done it for long enough everything about it seems as normal as having a "regular" full-time job.

And it does get easier to become profitable as I can attest to now. It's just that the road to do so, at least for me, is paved with mistakes.

THE END

I hope you find the real-world numbers helpful as you plan your own endeavor. If you have further questions about content in this book or freelancing in general please don't hesitate to email me: hello@davidyeiser.com.

Happy freelancing!

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David lives on a small hobby farm in Kentucky with his wife Elizabeth and their two children. He is a practicing designer and runs a small design agency serving clients regionally and beyond. Outside of design he enjoys gardening, reading, and spending time with his family.

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About the book

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Operator from Hoefler & Co. is the typeface used throughout the book. The ePub and .mobi versions were prepared manually. The PDF was generated directly from Adobe InDesign®.

