The Steady Income Checklist for Freelance & Working Writers

Build predictable income with these essential systems. Read the entire checklist. Then focus on the areas you feel will work for you, checking them off as you go. See the goals listed at the end.

Get retainer clients

Convert existing clients to monthly packages ◻ Identify your 3 best one-time clients from the past year ◻ Create monthly content packages (blogs, emails, social posts) ◻ Schedule "results review" calls to propose ongoing relationships ◻ Offer 10% discount for 6-month commitments

Position yourself for recurring work ◻ Track and report results for every project (traffic, engagement, conversions) ◻ Ask "What's your content plan for next quarter?" at project completion ◻ Create case studies showing long-term client relationships

Diversify your income sources

Secure multiple client types ◻ Corporate client (higher budgets, longer projects) ◻ Small business client (regular content needs) ◻ Publication or platform (steady assignments)

Add one semi-passive stream □ Template package for your niche ($50-200 price point) □ Affiliate income from tools you recommend □ Online course teaching a skill you've mastered

Build financial stability

Create income buffers □ Save 20% of every payment in separate "feast account" □ Negotiate 50% deposits on all projects over $1,000 □ Set payment terms to NET 15 instead of NET 30

Track your money patterns □ Calculate monthly recurring revenue (from retainers/ongoing work) □ Identify seasonal slow periods and plan marketing pushes before them □ Ensure no single client represents more than 40% of income

Maintain a full pipeline

Never stop marketing □ Publish helpful content weekly (blog, LinkedIn, newsletter) □ Reach out to 5 prospects every week during slower periods □ Ask every satisfied client for one referral □ Set Google alerts for your target industries to spot opportunities

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Your 90-day action plan

Month 1: Convert one existing client to a retainer and create your first template package
Month 2: Secure one new client type & establish a pipeline tracking system
Month 3: Build your feast account to cover one month of expenses

The goal: 50% of your income from predictable sources within 6 months