A SOLOLEDGER BONUS

CLIENT ONBOARDING &

Payment
Protection Kit

Start clearly. Get paid on time. Stop scope problems before they begin.

ENQUIRY → SCOPE → DEPOSIT → WORK → MILESTONE → FINAL PAY → HANDOVER

Guide + Onboarding Form + Milestone Planner + Scope Change & Handover templates.

START HERE

Why projects go wrong

Most payment problems begin **before the invoice is ever created**. A project gets hard when something was left unclear at the very start.

- Scope & deliverables
- Number of revisions
- Timeline & who provides what
- Who approves the work
- Who actually pays invoices
- Payment milestones
- Final-handover conditions
- How extra work is handled

> **Example:** the client says "just make a small website." You picture 5 pages; they picture 12 pages + copy + forms + SEO. That's not a payment problem yet — it's a **scope** problem that becomes a payment dispute later.

THE FOUNDATION

7 things to know before starting

Get clear answers to these seven, and most freelancer problems simply never appear.

1. What **exactly** am I delivering?
2. When is it due?
3. How many revisions are included?
4. What will the client provide (and when)?
5. Who approves the work?
6. When and how will I be paid?
7. What happens if the scope changes?

THE DIFFERENCE

Bad vs good onboarding

BAD — HOW IT USUALLY GOES

Can you start Monday?

Sure!

No billing contact, no deposit, no scope, no revision limit, no payment terms. Work just… begins.

GOOD — BEFORE MONDAY

- Scope & fee confirmed
- 50% advance received
- Billing details saved
- Timeline agreed
- Revision limit agreed
- Final-payment condition confirmed

> Ten minutes of clarity up front prevents weeks of friction later.

THE SYSTEM

The SoloLedger client-start workflow

Every good project follows the same path — from enquiry to a tracked, paid record.

- **Lead / enquiry → Client fit**
  Decide if this is a project worth taking.
- **Scope → Price → Payment structure**
  Define what, for how much, paid how.
- **Billing setup → Deposit**
  Collect billing details; take the advance.
- **Project starts**
  Only after the above are done.
- **Track invoice + payment in SoloLedger**
  Every stage flows into your main tracker.

CLIENT INFORMATION

Client billing information form

Collect this once, at the start — it prevents the most common cause of delay: paperwork.

CLIENT DETAILS

- Client / company & legal billing name
- Billing address, country / state
- Primary contact, email, phone

BILLING DETAILS

- Invoice email · Accounts / AP email
- GSTIN · PO required? · Vendor registration?
- Payment method · currency · terms · payment run

> The editable **Client Onboarding Form** (included) captures all of this in one place — send it before you start.

CLIENT INFORMATION

Who actually pays you?

On bigger clients, three different people sit behind one payment. Know all three.

PROJECT CONTACT

Who you talk to daily.

DECISION MAKER

Who approves scope & budget.

ACCOUNTS / AP

Who actually releases the money.

> **Example:** you work with the Marketing Manager, but the Director approves the invoice and Accounts Payable pays it. Know only the manager, and late payments become very hard to solve.

CLIENT INFORMATION

Corporate client setup checklist

- Is a PO required?
- Vendor onboarding / approved vendor ID?
- PAN / bank proof · GST details
- Invoice format & billing portal
- Invoice submission deadline
- Payment-run schedule
- Who approves the invoice?
- Accounts contact?

REAL SCENARIO

You submit a ₹1,20,000 invoice. Accounts rejects it — "PO number missing." You lose two weeks. This checklist prevents exactly that.

CLIENT INFORMATION

International client setup

A foreign client is not just "send a PayPal link." Capture the details and keep clean records.

- Client legal name & billing country
- Currency & payment method (bank / Wise / PayPal / platform)
- Who absorbs payment fees
- Expected settlement time
- Invoice requirements
- Tax / GST / export documentation needs
- Accounts contact

> Cross-border tax and export rules vary — confirm your specific requirements with a qualified professional.

DEFINE THE PROJECT

Scope of work

Vague scope is where projects quietly go wrong. Use this simple formula:

DELIVERABLE → QUANTITY → FORMAT → LIMITS

VAGUE

"Social media management."

CLEAR

"12 static posts + 4 reels per month, including captions and one revision round per asset."

DEFINE THE PROJECT

Deliverables checklist

Write deliverables down **before** the price is final — it's what you're actually pricing.

Deliverable	Qty	Format	Due	Approval
Homepage	1	Figma	10 Sep	Client
Inner pages	5	Figma	18 Sep	Client
Mobile layouts	6	Figma	22 Sep	Client
Final files	—	Figma / PDF	Final	After payment

> Notice the last row: final files are released **after payment** — agreed here, at the start, not sprung at the end.

DEFINE THE PROJECT

What is NOT included

A strong scope defines the boundary — both what's in and what's out.

INCLUDED

- Logo
- Brand colours
- Typography
- 2 revisions

NOT INCLUDED

- Website
- Social templates
- Packaging
- Unlimited revisions · copywriting

> Writing the "not included" list is the single kindest thing you can do for the relationship — nobody feels misled later.

DEFINE THE PROJECT

Revision rules

A revision is not a new deliverable. Make that distinction clear up front.

- **Round 1**
  Client sends all feedback together (consolidated).
- **Round 2**
  Final refinements.
- **Not included**
  A brand-new direction after approval.

WORDING YOU CAN USE

"This project includes two consolidated revision rounds. New directions or deliverables outside the approved scope may require an additional fee and timeline."

DEFINE THE PROJECT

Client responsibilities

The client has obligations too. Naming them protects your timeline.

- Provide copy & assets
- Provide logo / brand files
- Share access credentials
- Consolidate feedback
- Approve milestones
- Provide information on time

> **Why it matters:** if the client delivers content 10 days late, you shouldn't automatically be held to the original delivery date. Named responsibilities make that conversation easy.

DEFINE THE PROJECT

The approval system

Approvals at each stage stop the dreaded "I never approved that."

- **Stage 1 — Wireframe approved**
  → design can start.
- **Stage 2 — Design starts**
- **Stage 3 — Design approved**
  → development can begin.
- **Stage 4 — Development begins**

> Use written approvals (even a WhatsApp "approved ✅"). Each approval unlocks the next stage — and the next payment.

PAYMENT PROTECTION

Choose the payment structure · 50/50

The simplest structure, ideal for short projects. Half to start, half before handover.

PROJECT FEE		BEFORE START		BEFORE HANDOVER
₹80,000	→	₹40,000	→	₹40,000

You never carry more than half the project unpaid, and the client never pays for work they haven't seen.

PAYMENT PROTECTION

40 / 30 / 30 milestones

For longer projects — tie each payment to a real, visible stage.

KICKOFF · 40%	→	MILESTONE · 30%	→	FINAL · 30%
₹48,000		₹36,000		₹36,000

On a ₹1,20,000 project, your unpaid exposure never runs far ahead of delivered value. The included **Payment & Milestone Planner** lays this out for you.

PAYMENT PROTECTION

Monthly retainer

The default retainer makes you finance a whole month *plus* the payment term. Bill ahead instead.

THE TRAP

- **Work all of May**
- **Invoice 31 May**
- **Paid ~30 June**

BILL AHEAD

- **Invoice ~25 Apr**
- **Paid 1 May**
- **May service begins**

> Commercial planning, not a legal rule — agree the timing with your client.

PAYMENT PROTECTION

Deposit decision guide

There's no magic percentage. Set the deposit to the **risk** you're carrying.

Situation	Lean toward
New / unknown client	Higher deposit
Large upfront costs (contractors, tools)	Higher deposit
Long project	Use milestones
High client uncertainty	Reduce unpaid exposure
Trusted repeat client	Terms can be more flexible

PAYMENT PROTECTION

Match the deposit to your exposure

A tiny deposit can mean **you** are financing the client's project.

Item	Value
Project fee	₹1,50,000
Direct costs before first milestone	₹25,000
Your work before first milestone	25 hours
Deposit at only 10%	₹15,000

> A ₹15,000 deposit doesn't even cover your ₹25,000 of upfront costs — you're out of pocket before you've been paid for a single hour. Size the deposit to what you're risking.

PAYMENT PROTECTION

Final-payment protection

Don't spring "I won't send files until you pay" at the end if it was never agreed. Set it at the **start**.

AGREE THIS ON DAY ONE

"The final balance is due before release of the final editable / source files."

Because it was agreed upfront, the final-payment reminder later feels completely normal — not like a threat.

> This is exactly the mistake in Case Study 4 (the video editor). Agreeing the condition early is what protects your last payment.

PAYMENT PROTECTION

Payment terms template

PAYMENT SCHEDULE

- **40%** due before project start
- **30%** due after approval of [milestone]
- **30%** due before final handover

Invoices are due within **[X]** days.

Additional work outside the agreed scope requires written approval of a revised fee and timeline.

Delivery timing may be adjusted if agreed payments or required client inputs are materially delayed.

> Adapt to your actual agreement and client circumstances. This is a starting template, not legal wording.

SCOPE-CREEP PROTECTION

What scope creep looks like

It's rarely one big ask — it's many small ones that quietly add up.

- "Can you just add one more page?"
- "Can we try three more concepts?"
- "Can you join another meeting?"
- "Can you make social posts too?"

Original	Extra requests	Total
40 hours	+2 pages (6h), +3 meetings (3h), +revisions (8h)	**57 hours (+42.5%)**

> Those 17 extra hours are real money (see the Rate & Project Profit Calculator, Bonus #2). The fix isn't saying no — it's naming them.

SCOPE-CREEP PROTECTION

Scope-change decision

Is the request inside the original scope? — **Yes** → just do it.

No ↓

Tiny & strategically worth absorbing? — **Yes** → absorb once, and document it.

No ↓

Estimate the added time & cost → Send a scope-change request

Client approves fee + timeline? — **Yes** → start the extra work.

SCOPE-CREEP PROTECTION

Scope-change request template

Client: ______________________

Project: ______________________

Original scope: ______________________

Requested addition: ______________________

Added deliverables & fee: ______________________

Timeline impact / new date: ______________________

Client approval: ______________________

> **Example:** +3 landing-page sections · added fee ₹12,000 · timeline +3 working days. (Editable version included in the toolkit.)

SCOPE-CREEP PROTECTION

Message for extra work

Short, warm and professional — say yes to the work, and yes to being paid for it.

Client — extra request online

Can you also add a blog section to the site?
Tue

Happy to add that! It's outside our current agreed scope, so I'll treat it as an additional item.
Tue

Added fee: ₹12,000 · timeline impact: +3 working days. If that works, just confirm and I'll add it to the plan.
Tue

Sounds fair — go ahead.
Tue

> Notice the tone: enthusiastic about the work, matter-of-fact about the fee. That combination keeps the relationship warm *and* your margin intact.

SCOPE-CREEP PROTECTION

Revision creep

Item	Value
Included revisions	2
Actual revisions	5
Extra rounds	3 (≈3 hrs each)
Hidden time	9 hours
Hidden value at ₹1,500/hr	**₹13,500**

> Revision limits aren't about being difficult — they keep price and effort connected. State the limit, and price extra rounds.

PROJECT CONTROL

Project start checklist

Don't do real work until every box is ticked.

- ☐ Scope approved
- ☐ Fee approved
- ☐ Payment terms approved
- ☐ Deposit received
- ☐ Billing details collected

- ☐ Timeline agreed
- ☐ Client inputs received
- ☐ Accounts contact saved
- ☐ Deliverables documented
- ☐ Revision policy understood

PROJECT CONTROL

Milestone review

At every stage, run the same five quick checks — so nothing piles up until final delivery.

Check	Ask
Work	What's complete?
Approval	Has the client approved this stage?
Payment	Is a milestone payment due now?
Scope	Was any new work added?
Timeline	Any delay to record?

PROJECT CONTROL

Client communication rhythm

A predictable rhythm beats all-day ad-hoc messages — and quietly reinforces boundaries.

- **Monday**
  Short project status update.
- **At each milestone**
  Approval request.
- **After approval**
  Payment reminder / next stage begins.

> When communication has a shape, "can you also just…" requests naturally slow down.

PROJECT CONTROL

When the client delays inputs

If a required input arrives late, the delivery date moves — calmly and on the record.

- **Copy due — 5 Sep**
- **Copy arrives — 16 Sep**
  11 days late.
- **Original delivery — 20 Sep**
  → needs updating.

Client online

Thanks, I've received the copy. Since the planned input date was 5 September and it arrived today, I'll update the schedule and send you the revised delivery date shortly.

16 Sep

FINAL HANDOVER

Before final delivery

Run this checklist before you release anything.

- ☐ Scope completed
- ☐ Revisions completed
- ☐ Client approval recorded
- ☐ Final invoice sent
- ☐ Outstanding amount confirmed

- ☐ Payment condition checked
- ☐ Files prepared
- ☐ Access prepared
- ☐ Backup saved

FINAL HANDOVER

Final-payment message

Because the condition was agreed at the start, this note is routine — not awkward.

Client — final handover online

Hi Priya, everything for the brand project is ready for final handover.

Mon

The remaining balance is ₹36,000. As agreed, final files & access will be released once the balance is received.

Mon

Let me know once it's processed and I'll send everything right away. 🙌

Mon

> Fast release the moment payment lands builds the trust that wins your next project.

FINAL HANDOVER

Handover checklist

Transfer everything in one clean package.

- ☐ Final files
- ☐ Source files (if included)
- ☐ Credentials / access
- ☐ Documentation
- ☐ Licenses / assets

- ☐ Links
- ☐ Final invoice / receipt
- ☐ Maintenance / support terms
- ☐ Next-step notes

FINAL HANDOVER

Close the client record

Finish inside SoloLedger so every project makes the next one smarter.

- Mark the invoice paid
- Record the final payment date
- Confirm outstanding = ₹0
- Archive the documents
- Update client payment quality
- Note project profitability (Bonus #2)
- Record what to change next time

> This is where all four bonuses connect: onboarding sets it up, the calculator scores it, the recovery system protects it, and your tracker remembers it.

REAL CASE STUDIES

How onboarding prevents the problem

CASE 1 · DESIGNER · ₹75,000 BRAND PROJECT

Problem: Client wanted unlimited logo versions.

SOLUTION

Scope stated 2 revision rounds; further changes billed as additional — agreed upfront.

CASE 2 · DEVELOPER · ₹1,50,000 WEBSITE

Problem: Client delayed content by 12 days.

SOLUTION

Named client responsibilities meant the delivery date shifted, on the record, without conflict.

CASE 3 · MARKETING CONSULTANT · ₹60,000/MONTH RETAINER

Problem: Payment consistently 20 days late.

SOLUTION

Switched to advance billing at the next renewal — invoice before the service month.

REAL CASE STUDIES

Two more — and the takeaway

CASE 4 · VIDEO EDITOR · ₹45,000 PROJECT

Problem: Final files handed over before the remaining ₹20,000 cleared.

LESSON

Agree the final-payment condition **before** starting — release only after the balance is received.

CASE 5 · CORPORATE CONSULTANT · ₹2,00,000 PROJECT

Problem: Invoice rejected because the PO was missing.

LESSON

The billing process (PO, vendor ID, AP contact) belongs in onboarding — collect it on day one.

> This kit provides practical templates and wording — not legal contracts or advice. Adapt scope and payment terms to your actual agreement and seek professional advice where needed.