A WORKBOOK FOR FREELANCE DESIGNERS

The Calm Quote Kit

Stop undercharging. Set your price once, then quote every client calmly.



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Short on time? Start Here tells you the three things to do tonight if a quote is due tomorrow.

Start Here

Give this kit one hour and you'll leave with a price you decided calmly, written down, ready for your next client. You don't need to read it all first.

If you have a quote due tomorrow, do these three things tonight:

1. Fill in the floor rate worksheet in Part 2 (about 15 minutes). This is your first win: the lowest number you'll accept, on paper.
2. Read the worked example closest to your job, the logo quote or the website quote.
3. Copy the two scripts marked "use first" in Part 6 onto a sticky note.

When you have the full hour:

Step	Part	Time
Understand why your price comes out low	Part 1	5 min
Work out your floor rate	Part 2	15 min
Check what the market pays	Part 3	20 min
Turn hours into three priced packages	Part 4	15 min
Put it all on one page	Part 5	5 min
Learn the words for the call	Part 6	as needed

What you need: a rough idea of your yearly costs, how many weeks you work, and one recent or upcoming project. The fillable worksheet does the maths if you'd rather not. All examples use US dollars; the method works the same in any currency, so enter your own.

Part 1: Why your price comes out low

Most underpricing doesn't happen in a spreadsheet. It happens on the call, in the two seconds after the client asks "so what would this cost?"

In that moment you are guessing what they can afford, worrying about losing the job, and remembering the last time someone said no. Your brain picks a number that feels safe, and safe means low. A better formula doesn't fix this, because the formula isn't in the room. The decision is.

> **The fix is to stop deciding on the call.** You decide your price beforehand, when nobody is watching, and write it down. On the call you read a decision you have already made. That is the Pre-Decided Price, and the rest of this kit builds it with you.

Self-check. Tick any that are true for you:

- [ ] My price changes depending on how the client seems on the call
- [ ] I've quoted a number and immediately wished it was higher
- [ ] I replay quotes in my head afterwards
- [ ] I don't have my lowest acceptable price written down anywhere
- [ ] I've asked "what's your budget?" hoping they'd decide for me

If you ticked two or more, the problem is when you decide, not your skill. That is good news: it is the easiest part to change.

Three myths to drop

- *"Just charge what you're worth."* Worth is a feeling, and feelings drop under pressure. Your floor rate is arithmetic, and it doesn't.
- *"Always ask their budget first."* Clients often don't know, and a low guess from them anchors you low. You can still ask, but you quote from your sheet, not their number.
- *"Hourly rate times hours is enough."* It ignores revisions, admin and the calls nobody bills. Part 4 adds those back.

Part 2: Your floor rate

Your floor rate is the lowest hourly figure you will ever price from. It comes from your own costs and time, so it holds whether or not you feel confident. Below it, you are paying to work.

Line	What to enter	Yours	Maya's example
A	Take-home income you need in a year		$50,000
B	Yearly business costs (software, hardware, fonts, stock, subscriptions, insurance)		$6,000
C	Share of income set aside for tax, as a decimal		0.25
D	Income your work must bring in: (A + B) ÷ (1 − C)		$74,667
E	Weeks you will actually work (minus holidays, sick days, quiet weeks)		46
F	Hours you work in a normal week		30
G	Share of those hours that is billable client work, as a decimal		0.6
H	Billable hours in a year: E × F × G		828
I	**Floor rate: D ÷ H, rounded up to the next $5**		**$95 an hour** ($74,667 ÷ 828 = $90.18)

Maya is a fictional freelance brand designer; her numbers show the method, not what you should charge.

Notes on each line

- **C, tax:** use what your accountant or local tax office suggests. If you don't know, 0.25 is a placeholder to replace, not advice.
- **G, billable share:** emails, invoicing, marketing and admin are real work nobody pays for directly. Most people overestimate this line; if unsure, use 0.6 or lower.
- **I, round up:** a floor rounded down is not a floor.

Your first win. Write line I on a sticky note and put it where you take calls. From now on you never quote a project that works out below it.

Part 3: The 20-minute market check

Your floor says what you need; the market check says what clients in your space already pay. Nobody can give you that number from outside, so you collect it yourself, once, for each service you sell.

1. **Name one exact service** (5 min). Not "design", but "logo and basic brand kit for a small local business".
2. **Collect five to ten real prices** (10 min). Look for designers who publish starting prices on their websites, profiles of designers in your country on freelance marketplaces, and your own past quotes that clients accepted.
3. **Drop the extremes** (1 min). Ignore the cheapest listings from bidding sites and the agency-level top end.
4. **Mark low, middle and high** (2 min), and decide where you sit (2 min). Newer to this service: low to middle. Experienced, specialised or in demand: middle to high.

Service	Low	Middle	High	Where I sit	My floor price for it (Part 4)

Maya's example (fictional): for a small-business logo package she noted published prices from $800 to $4,000, with most around $2,000. She has five years' experience, so she sits in the middle.

If the market middle is below your floor, don't quote below the floor. Change the package (Part 4), aim at clients who pay more for your specialism, or cut costs on line B. A price below your floor costs you money on every job.

Part 4: From hours to three priced packages

Clients don't buy hours; they buy a finished thing. This part turns your hours into a project price you never drop below, then into three packages so the client chooses between options rather than saying yes or no to one number.

Step 1: List every task, including the unbilled ones. Discovery call, research, concepts, revisions, final files, emails and admin. Estimate hours for each.

Step 2: Add a buffer. Projects take longer than planned. Add 25% for work you've done many times, and 40% for a new kind of job or a vague brief.

Step 3: Find the floor price. Hours with buffer × your floor rate. This is the lowest you will quote for this scope.

Step 4: Set the quote. Take the higher of your floor price and where you sit in the market (Part 3), then round to a clean number.

Step 5: Build three tiers by changing scope, never by discounting.

Tier	What it is	Rule
Essential	The smallest version that still solves the problem	Never below your floor price
Standard	What most clients actually need; your recommended option	Price it where you sit in the market
Premium	More deliverables, more revisions, faster or extra support	Price it for the extra hours plus the extra value

Your worksheet

	Essential	Standard	Premium
What's included			
Estimated hours			
Hours + buffer			
Floor price (hours + buffer × floor rate)			
Quote (rounded, at or above floor)			

When a client says it's too much, you move them down a tier. The price for each scope stays the same.

Part 5: Your one-page rate sheet

This page is the whole method on one sheet. Keep it open on every call. When the client asks the price, you read it; there is nothing left to decide.

My floor rate	$_____ an hour (never quote a scope below this)
Service 1: _____	Essential $_____ · Standard $_____ · Premium $_____
Service 2: _____	Essential $_____ · Standard $_____ · Premium $_____
Service 3: _____	Essential $_____ · Standard $_____ · Premium $_____
Revisions included	____ rounds per tier; extra rounds $_____ each
Rush fee	+____% for delivery in under ____ days
Deposit	____% before work starts; balance on _____
My minimum project	$_____ (I don't take projects below this)
What I say first	My opening line from Part 6
My walk-away line	My closing line from Part 6

Rules for the sheet

- Update it every six months, or after any three quotes in a row are accepted without hesitation. That can be a sign you are priced low.
- Never change a number during a call. If something new comes up, say you'll send an updated quote in writing.
- One sheet per service type if your services differ a lot.

Part 6: Quote scripts

These are words to say, not rules to memorise. Change them until they sound like you, then keep them next to your rate sheet. After you say a price, stop talking; silence feels long to you and normal to the client.

1. Saying the price USE FIRST

> *"For a project like this I have three options. Most clients choose the Standard package at [price], which includes [three main things]. If you'd like to start smaller, the Essential package is [price]. I'll send all three in writing today so you can compare."*

2. When they want a number before you've scoped it USE FIRST

> *"I'd rather give you an accurate price than a guess. Can I ask three quick questions? Then I'll send your options by [day]."*

3. Asking about budget, without letting it set your price

> *"Do you have a range in mind? It helps me point you to the option that fits."*

If their range is below your Essential price: "Thanks. At that budget the Essential package is the closest fit. Here's what it includes." Then show it at its real price.

4. "That's more than I expected."

> *"That's fair to say. We could start with the Essential package at [price], which covers [core deliverable], or I can split the payment into a deposit and a balance on delivery."*

5. "Can you do it cheaper?"

> *"I keep my prices the same for every client, but I can change the scope. Leaving out [item] brings it to [price]."*

6. "Another designer quoted less."

> *"That's possible; prices vary a lot. Mine includes [revisions, file types, brand guide]. If price is the main thing, I understand, and I'm happy to send the Essential option."*

7. Walking away kindly

> *"It sounds like this isn't the right fit right now, and that's okay. My options stand until [date] if anything changes."*

Worked example 1: A logo quote

Maya, a fictional brand designer with a floor rate of $95 an hour (Part 2), is asked to quote a logo for Riverbend Bakery, a fictional local business opening a new shop. This is every step, with her numbers.

Step 1: Tasks and hours (Essential scope)

Task	Hours
Discovery call	1
Research and moodboard	2
Two logo concepts	5
Two rounds of revisions	3
Final files (colour, mono, web and print formats)	1.5
Emails, admin, invoicing	1.5
Total	**14**

She has done many logos, so she adds a 25% buffer: 14 × 1.25 = 17.5 hours.

Step 2: The three tiers

	Essential	Standard (recommended)	Premium
Includes	2 concepts, 2 revision rounds, final logo files	Essential + colour palette, typography, one-page brand guide, social profile versions	Standard + 3 concepts, 3 revision rounds, business card and menu header, 30 days of small tweaks
Estimated hours	14	22	32
Hours + 25% buffer	17.5	27.5	40
Floor price at $95	$1,662.50	$2,612.50	$3,800
Quote	**$1,700**	**$2,700**	**$3,900**

Step 3: Market check. Her notes for small-business logo packages ran from $800 to $4,000, most around $2,000 (fictional). Her Standard lands above that middle because her floor is higher, but it is still inside the range, so she keeps it. She does not lower it to match the middle.

Step 4: On the call

> *Client: "So roughly what would this cost?"*
>
> *Maya: "For a bakery logo I have three options. Most clients choose Standard at $2,700, which gives you the logo, your colours and fonts, and a one-page guide so your signage and socials match. If you'd like to start smaller, Essential is $1,700. I'll email all three today."*

Then she stops talking.

Step 5: The written quote lists the three tiers exactly as in the table, the revision rounds included, a 50% deposit before work starts, and that options are valid for 14 days.

Whichever tier Riverbend picks, Maya never quotes below $1,662.50 for this scope, and she decided that before the call.

Worked example 2: A website quote

Theo is a fictional web designer who builds sites for health clinics. His Part 2 numbers: $60,000 take-home, $9,000 costs, 0.25 tax set-aside, 45 weeks, 32 hours a week, 0.55 billable. That gives $92,000 ÷ 792 hours = $116.16, so his floor rate is **$120 an hour**.

A fictional physiotherapy clinic asks for a new five-page website. Theo hasn't worked with them before and they haven't written their page text yet, so he uses the 40% buffer.

Step 1: Tasks and hours (Essential scope)

Task	Hours
Discovery call and sitemap	2
Wireframes	4
Page design	10
Build	14
Adding the client's content	4
Testing on phone and desktop	3
Launch	1
Emails, admin, invoicing	3
Total	**41**

41 × 1.4 = 57.4 hours.

Step 2: The three tiers

	Essential	Standard (recommended)	Premium
Includes	5 pages from a refined layout, contact form, launch	Essential + custom design for every page, online booking link set up, basic search setup, 1-hour handover training	Standard + 8 pages, light editing of the clinic's text, 2 extra revision rounds, 60 days of support
Estimated hours	41	56	75
Hours + 40% buffer	57.4	78.4	105
Floor price at $120	$6,888	$9,408	$12,600
Quote	**$6,900**	**$9,500**	**$12,600**

Step 3: Market check. His notes for five-page small-business sites ran from $3,000 to $15,000, most between $7,000 and $9,000 (fictional). His Standard sits slightly above, which fits his specialism in clinic sites.

Step 4: Protecting the timeline. Content arriving late is a common reason web projects overrun, so his quote says: "The schedule starts when the deposit and all page text and photos are received."

Step 5: On the call

> *Client: "Can you do it for around five thousand?"*
>
> *Theo: "At that budget the closest fit is Essential at $6,900, which gets you five clear pages and a contact form. If budget is firm, I can drop to four pages, which brings it closer. I'll send both in writing."*

He changes the scope, never the price for a scope.

Before your next quote

You now have a floor you won't go under, a market position, three packages and the words to present them. The next quote is the real test: use the sheet, say the number, and stop talking.

What this kit can't do

- It can't tell you the right price for your market without the 20-minute check in Part 3.
- It can't promise any client will say yes, or that your income will rise. It gives you a method and the words; the result depends on your work and your clients.
- It isn't tax, legal or contract advice. For tax set-asides and contract terms, check with an accountant or a lawyer where you live.

Your next three steps

- [ ] Floor rate written on a sticky note (Part 2)
- [ ] Rate sheet filled in for your main service (Part 5)
- [ ] Scripts 1 and 2 adjusted to sound like you (Part 6)

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