MONEY WORKBOOK · 7 WORKSHEETS

Freelancer Money Kit

Rate calculator, invoice and payment terms, contract clauses, cash flow and tax trackers — fill-in worksheets for getting paid right.

EDDITION 1.0 · MK-01 · PERSONAL LICENSE

MONEY WORKBOOK · EDITION 1.0

Freelancer Money Kit

Seven fill-in worksheets: rate calculator, offers and scopes, invoices and terms, contracts, cash flow and tax, money scripts, and the monthly meeting.

Brand: AutomationManager Premium Assets

Standard: MK-01

License: Personal use · Lifetime access

© AutomationManager · All rights reserved

Table of Contents

Seven worksheets. One money system.

Start Here: Your Money System

- What's Inside
- The Four Money Habits
- How to Use This Kit
- The Monthly Money Loop
- Your Numbers at a Glance

Worksheet 1: Rate & Pricing

- Calculate Your Floor Rate
- Package Prices From the Floor
- Rate Card Builder
- When to Raise Rates
- Raise Announcement Checklist

Worksheet 2: Offers & Scopes

- Offer Ladder
- Scope of Work One-Pager
- Change Order Template
- Scope Creep Kill Phrases
- Timebox the Revisions

Worksheet 3: Invoices & Payment Terms

Invoice Template

Choose Your Terms

Late Payment Chase Sequence

Pre-Send Invoice Checklist

Worksheet 4: Contract Essentials

The 12 Clauses Every Freelancer Needs

Red Flag Clauses

Signature-Ready Checklist

Worksheet 5: Cash Flow & Tax

Profit Split

Set-Aside Formula

Monthly Cash Flow Tracker

Expense Categories

Worksheet 6: Money Conversations

When They Push Back on the Rate

The Deposit Request

Late Payment Reminder (first touch)

Scope Change Quote

The Kill Fee Conversation

Annual Raise Announcement (send to your list)

Worksheet 7: Monthly Money Meeting

The 30-Minute Agenda

KPI Snapshot

Decision Log

End-of-Month Checklist

Your Money Rules

Copyright & License

Freelancing fails quietly on the money side: underpriced work, invoices that drift, taxes with no home, and no idea which month was actually profitable. This kit turns that fog into seven worksheets you fill in, keep, and revisit.

What's Inside

Worksheet	What it fixes
1 — Rate & Pricing	A defensible hourly floor and package prices you can quote without flinching
2 — Offers & Scopes	An offer ladder and a scope line you can enforce
3 — Invoices & Payment Terms	An invoice template, terms that fit your risk, and a chase sequence
4 — Contract Essentials	The clauses that protect payment, ownership, and deadlines
5 — Cash Flow & Tax	A set-aside system so tax season is boring, not brutal
6 — Money Conversations	Scripts for rate pushback, late payers, and scope changes
7 — Monthly Money Meeting	A 30-minute agenda that keeps every number current

The Four Money Habits

- ☐ **Price from a floor, not from fear.** Every quote starts at your calculated minimum, then earns its way up.