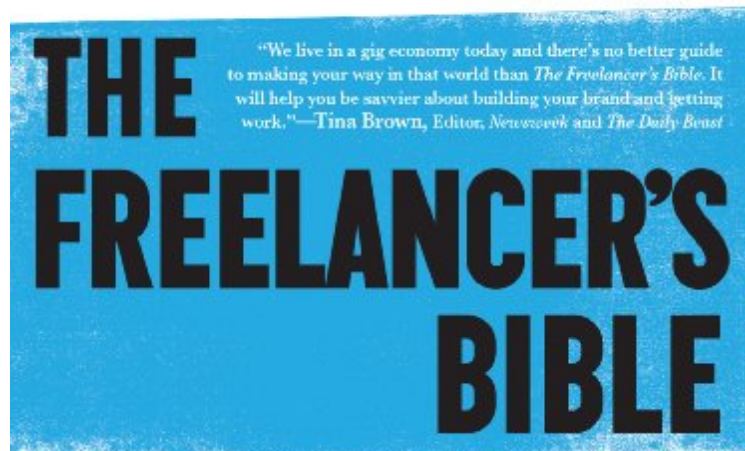


The Freelancer's Bible: Everything You Need to Know to Have the Career of Your Dreams—On Your Terms

Sara Horowitz, Toni Sciarra Poynter
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**EVERYTHING YOU NEED TO KNOW TO HAVE THE
CAREER OF YOUR DREAMS—ON YOUR TERMS**




For every consultant, independent professional, self-employed worker, or budding entrepreneur, this book will show you the best ways to: **set up your office • find the**

right health insurance • determine your worth • market yourself • prepare your taxes, and much more, while keeping your sanity—and dignity—intact.

BY THE FOUNDER OF **FREELANCERS UNION**
SARA HOROWITZ
WITH TONI SCIARRA POYNTER



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Sara Horowitz, Toni Sciarra Poynter : **The Freelancer's Bible: Everything You Need to Know to Have the Career of Your Dreams—On Your Terms** before purchasing it in order to gauge whether or not it would be worth my time, and all praised **The Freelancer's Bible: Everything You Need to Know to Have the Career of Your Dreams—On Your Terms**:

12 of 12 people found the following review helpful. A Supportive, Informative Reality Check By Matthew Wayne Selznick As someone driven to the freelance life before I was "ready" due to a layoff, I've often struggled to find my way. I discovered the Freelancer's Union several months ago, and learned of **The Freelancer's Bible** through that site. **The Freelancer's Bible** is loaded with good advice, best practices, and resources. As a one-volume overview, it doesn't go deep on some of the more practical aspects of the freelance life (taxes, for example) but one shouldn't

expect it to. Rather, Horowitz does an excellent job of getting you pointed in the right direction and provides good references so you can find out more. As a freelancer, you have to do it yourself, but as we're fond of saying at MWS Media, "Doing it yourself means never going it alone." The Freelancer's Bible is written in that spirit, and it's a very good volume to have at hand for that reason. Recommended!

167 of 173 people found the following review helpful. A decent introduction to freelancing

By Matthew R. Heusser

This is a fine book for someone new to freelancing, looking to break into the business, or a recent college graduate struggling to find regular employment, but seasoned freelancers won't find much here. Here's why: By trying to go broad and timeless, Horowitz doesn't really have the opportunity to go very deep. As a result, you get the same standard advice about LLC vs C Corp vs S Corp vs DBA, on paying estimated quarterly taxes, on how to set up an IRA. On all of these legal matters, though, Horowitz is careful to end with "consult your attorney" or "check with your accountant" - the advice isn't quite actionable. (Or, it is actionable, it's the kind of thing you can find in a few minutes with a google search.)

The benefit, then, of the book is for the new person is the collecting of all of it in one handy reference ... but then you run into the second problem, that it is not very deep. For example, when it comes to sales, Horowitz's advice is the classic networking stuff: Go to coffee shops, go to user's group meeting, go to anywhere people will be (conferences etc) and "get out there." In today's age, though, there are a whole number of different techniques you can use to "get out there", from LinkedIn to Twitter and Facebook -- for example, building a warm prospecting client list or even an optional "keep in touch" email group, then finding appropriate, valuable, relevant information to send to that group. (Blogging is another way to provide real value ... and get people to come back to your website.)

The coverage of these is spotty at best, arguably because they change so much. Yet the retirement advice is specific, and that will go out of date, as, say, the government changes retirement ages and contribution limits. I don't get it.

The book also lacks actual, detailed, case-study examples. Person X wants to offer service Y, begins marketing by A, B, C, sets price by D, budgets by E, etc ... instead she will have a brief quote from someone who learned some insightful lesson that is pretty obvious. (From page 218 - "For years, I paid dues to a professional women's group and never attended the events! Finally, I decided I'd either save the money or go and get to know people. I've enjoyed it much more than I expected.")

A good deal of the advice seems to be about scarcity -- how freelancers never make enough money, or clients pay late, or clients insist on too many revisions and the job costs exceed the initial quote, or clients don't want to approve extra hours, etc. Successful freelance operators are often beyond scarcity, and into abundance; "what contracts should I not renew so that I can take on this other cool thing over here?"

The book doesn't include any coverage of portfolio management - from the sales pipeline (what do I have lined up? When will it sell? Can I sell it all?) to the operations pipeline (how many hours a week can I actually work vs do sales and marketing? Do I need help from someone else? How do I manage them?). Instead, we get the same tired advice to not take on more work than you can do and to subcontract. (Hint: Managing subcontracts can be more work than doing it yourself!)

So if you, or who you are buying this for, doesn't know anything about contracts, taxes or invoices or what N/30 stands for, then yes, you might consider this book. If you are a serious operator and some part of the pitch intrigued you, study what intrigued you about the pitch.

For example, I was struck by the promise to help me with my retirement as a freelancer, and assumed there would be some general guidelines and spreadsheets with years to retirement, your budget, the interest rate you'll get, much like my rule of thumb to save 30% of everything for quarterly estimated taxes. Instead, there was the kind of differentiation about IRA vs ROTH vs 401K that is available to anyone with google.

But the sales description -- the few paragraphs of description used to sell the book ... that was very good.

So if you have some experience freelancing, your best investment in this book might be to study the sales description, which is available on for free, right now. Horowitz may not be able to deliver the steak for seasoned freelancers -- but I have to admit, she seems to know quite a bit about sizzle.

Or, if you want the basics, pick the book up, it's fine. But study the sizzle, kid. That's the stuff you can't get everywhere else! :-)

0 of 0 people found the following review helpful. An Excellent Guide for Beginners!

By Candice Cook

I am new to the world of freelancing and I wanted to know everything there was to know before I began. This book was everything and more! I landed my first gig today and I'm thrilled! Also, I should note that I landed this gig on my very first proposal. The Freelancer's Bible gave me all the tools I needed to feel confident about my abilities and that they were worth sharing with the world.

Amazingly, one-third of the American workforce is freelance; that's 42 million people who have to wrestle with not just doing the work, but finding the work, then getting paid for the work, plus health care, taxes, setting up an office, marketing, and so on. Now help is here, and consultants, independent contractors, the self-employed, solopreneurs, and everyone else living a freelance life will never be alone again but instead can be part of a strong and vibrant community.

Written by the authority on freelance working, Sara Horowitz, MacArthur Genius Fellow and founder of the national Freelancers Union and, most recently, the Freelancers Insurance Company, The Freelancer's Bible will help those new to freelancing learn the ropes, and will help those who've been freelancing for a while grow and expand. It's the one-stop, all-encompassing guide to every practical detail and challenge of being a nimble, flexible, and successful freelancer: the three essentials of getting clients and the three most important ways to keep them happy. Five fee-setting strategies. Thirteen tactics for

making it through a prolonged dry spell. Setting up a home office vs. renting space. The one-hour contract. A dozen negotiating dos and don'ts. Building and maintaining your reputation. Dealing with deadbeats. Health Insurance 101. Record-keeping and taxes. Productivity, including a quiz: "What Is Your Ideal Day?" Building a community. Subcontracting and other strategies for taking your freelancing career to the next level. Retirement plans, plans for saving for education, and how to achieve financial freedom.

"We live in a gig economy today and there's no better guide to making your way in that world than *The Freelancer's Bible*. It will help you be savvier about building your brand and getting work." —Tina Brown, Editor, *Newsweek The Daily Beast* (Tina Brown, Editor, *Newsweek The Daily Beast*)
About the Author Sara Horowitz founded the organization that became the Freelancers Union in 1995 and then launched the Freelancers Insurance Company in 2008. She is a MacArthur "Genius" Fellow, one of *Forbes*'s Top 30 Social Entrepreneurs (2011), and a writer whose work appears in the *Huffington Post* and *The Atlantic* online. She is Cornell-, Columbia-, Harvard-, and SUNY-educated, and comes from a long line of labor lawyers. Ms. Horowitz lives in Brooklyn, New York.