

FREELANCE PRICING TEMPLATE

Freelance Rate Card and Pricing Worksheet

Work out what you must charge, decide what you will charge, then write the rate card you send without negotiating against yourself.

Most freelancers price by looking at what other freelancers charge, which is how an entire market ends up underpaid together. This worksheet derives your floor from your own costs and target income, then helps you set a rate above it and hold the line when a client asks for a discount.

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How to use this worksheet

There are two numbers: what you must charge to survive, and what the work is worth to the client. Confusing them is why freelance pricing feels like guesswork.

- 1 **Calculate the floor first.** Until you know the number below which work loses you money, every quote is a guess.
- 2 **Never quote the floor.** It is a boundary, not a price. Quote well above it and let the floor tell you when to walk away.
- 3 **Stop selling hours where you can.** Hourly billing caps your income at your stamina and punishes you for getting faster.
- 4 **Write the rate card before you need it.** A number written calmly on a Tuesday is easier to hold than one invented live on a call.
- 5 **Raise prices annually, on a date.** Not when you feel brave.

THE UNCOMFORTABLE ARITHMETIC

Most freelancers who feel underpaid are not charging too little per hour. They are billing far fewer hours than they think, because sales, admin, and unbilled revisions eat the week. Fix the capacity number before you touch the rate.

STEP 1

Your true billable capacity

The single most over-estimated number in freelancing. Work it out honestly, once.

CALCULATION	WEEKS OR HOURS
Weeks in the year	52
Less holiday	
Less public holidays	
Less sick days and unexpected absence	
Less training, admin catch-up, and business development weeks	
Working weeks per year	
Hours you actually want to work per week	
Total working hours per year	

Now subtract the unbillable

ACTIVITY	PERCENTAGE OF THE WEEK	HOURS LOST
Sales, proposals, and calls that go nowhere		
Invoicing, bookkeeping, chasing payment		
Email and project admin		
Unbilled revisions and scope goodwill		
Learning and keeping current		
Total unbillable		
Genuinely billable hours per year		

THE REALISTIC RANGE

Most established solo freelancers bill somewhere between 50 and 65 percent of their working hours. If your calculation lands above 75 percent, you have either forgotten a category or you are describing an unusually good year rather than a typical one.

STEP 2

Your floor rate

CALCULATION	ANNUAL AMOUNT
Target take-home income	
Plus income tax and contributions	
Plus pension and savings	
Total personal requirement	
Plus business costs: software, insurance, equipment, accountant	
Plus professional development and equipment replacement	
Plus a buffer for bad debt at <u>5</u> percent	
Total revenue required	

The floor

CALCULATION	AMOUNT
Total revenue required	
Divided by genuinely billable hours	
Floor rate per hour	
Target rate at <u>1.4</u> x the floor	
Premium rate for rush or difficult work	

WHAT THE FLOOR IS FOR

The floor is not your price. It is your walk-away number. When a client negotiates you toward it, you now know precisely how much room there is and where the conversation stops being worth having.

STEP 3

Moving from hourly to value

The hourly rate is an internal tool. What the client sees should be a price for an outcome, wherever the work is predictable enough to allow it.

MODEL	USE WHEN	WATCH OUT FOR
Hourly	Genuinely unpredictable work, or open-ended support	Client audits your speed instead of your results
Day rate	Blocks of focused work, workshops, consulting	Half-days that consume a whole day of attention
Fixed project	Scope is well understood and defined	Scope creep destroying margin without a change process
Value based	You can point at money the work makes or saves	Requires evidence and confidence; not for every client
Retainer	Ongoing, repeatable need	Unbounded availability quietly replacing defined scope

Convert one service to a fixed price

STEP	YOUR ANSWER
Service	
Hours it usually takes, honestly	
Hours at your target rate	
What it is worth to the client, in their numbers	
Fixed price you will publish	

GETTING FASTER SHOULD PAY YOU MORE, NOT LESS

Under hourly billing, ten years of expertise means finishing in half the time and earning half as much. Fixed pricing is how experience compounds into income instead of into shorter invoices.

STEP 4

The rate card

This is the page you send. Write it once, send it unchanged, and stop reinventing your price for every enquiry.

Rate card: Your name

Valid until date

SERVICE	WHAT IT INCLUDES	PRICE	TURNAROUND

Standard terms shown on the card

- Percentage percent deposit before work begins.
- Payment within 14 days of invoice.
- Number rounds of revision included. Further rounds at rate .
- Rush work, defined as under number days notice, carries a percentage percent premium.
- Prices exclude tax and third-party costs.
- This card is valid until date .

THE EXPIRY DATE DOES QUIET WORK

A rate card with an expiry date makes your annual increase a scheduled event rather than a negotiation. Clients who received the old card know exactly when it stops applying, and nobody has to have an awkward conversation about it.

STEP 5

Handling the discount conversation

Never reduce the price without reducing the scope. The moment you do, your original number is revealed as arbitrary and every future quote gets negotiated.

THEY SAY	YOU SAY
That is more than we budgeted	What is the budget? I will tell you honestly what we can do well within it, and what we would have to leave out.
Can you do better on price?	I can do better on scope. Which of these deliverables matters least to you?
We had a cheaper quote	That is likely a different scope. Happy to walk through where the difference sits so you are comparing the same thing.
It is a small job for you	It is priced on what it is worth to you, not on how long it takes me.
There will be lots more work after this	Great. Let us price this one properly and I will review rates once the volume is real.

Discounts you can give without damage

- ☐ Prepayment in full, at percentage percent off
- ☐ A longer timeline that lets you schedule around better work
- ☐ Reduced scope, priced transparently from the rate card
- ☐ A multi-project or annual commitment, at percentage percent off

THE ONLY FREE DISCOUNT

Flexibility on timing costs you nothing and is worth a lot to your schedule. Offer it first, before you ever offer money.

STEP 6

The annual raise

Pick a date. Raise on it. The freelancers who never raise prices are not being generous, they are absorbing inflation on their clients' behalf.

The sequence

- 1 Set your review date and put it in the calendar as a recurring event.
- 2 Recalculate your floor rate. Costs and tax move every year.
- 3 Set the new rate, at least matching inflation plus your increase in skill.
- 4 Give existing clients 60 days notice in writing. New enquiries get the new rate immediately.
- 5 Grandfather your best clients for 6 months if you want to. Decide who, in advance, rather than case by case under pressure.
- 6 Expect to lose 1 or 2 clients. If you lose none, the raise was too small.

The notice, short version

TEMPLATE COPY

Hi name, a quick note that my rates change from date. The new rate for service will be amount. Anything already booked or quoted before that date is unaffected. Thanks as always for the work, and let me know if you would like to lock anything in before the change.

LOSING A CLIENT IS THE POINT

A raise that nobody objects to was a raise you could have made larger. Losing your lowest-paying client to a price increase frees capacity for work at the new rate, which is the entire mechanism.

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2014 Founded	850+ Clients served	2,000+ Projects completed	10,000+ Plugin installs
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Custom themes, blocks, plugins, and migrations built to stay fast and maintainable after handoff.

SEO strategy

Technical fixes, topical coverage, and search visibility work measured against clicks, not scores.

Content marketing

Research-led articles and editorial systems your team can keep publishing without us.

Conversion design

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