Getting paid on time all the time panel.

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1. Have a contract signed by both parties before you begin doing work.
2. Understand your local Small Claims Court.
3. Avoid "deadbeat" clients. You know them when you spot them. Trust your first impressions. Research/investigate them first. Check the Better Business Bureau.
4. Suggest smaller payments if they cannot afford the balance and agree to a timetable for making full payment in writing.
5. Have a policy of withholding your final copyright approval for them to use your work until payment is made. You will deliver on your obligations but they cannot use until they are paid in full.
6. For work that you do with much larger corporate clients, you may not have a resolution. Their Accountants likely told them to put freelancers on the bottom of the "to be paid" list.
7. Have a payment policy written and in clear terms.
8. Specify what the late date is.
9. Have a dispute resolution clause in your agreement.
10. Send your invoices out promptly.
11. Use a professional invoicing service. Consider running it through the cloud. Some options:
    - Freshbooks
    - Zoho Invoice
    - Quick Books

12. Offer an early payment incentive (2-5% discount) to encourage clients to pay you in a timely fashion.
13. Penalize late payments by charging interest.
14. Get a portion before your work is completed. Schedule a payment plan with work done for achieving milestone completion targets.
15. Bill upfront by requiring a down payment. Web designers do this. So should you. Examples include 50% up front or 1/3, 1/3, 1/3.
16. Find out their contact in the Accounting Dept.
17. Sara Horowitz, Founder, Freelancer's Union book: "The Freelancer's Bible."
18. Have a formal documented follow up process. (Ex. 1st you send an email notification, then formal letter, then a final notice and then send to a collections agency.)
19. Track your time to figure out your hourly rate.
20 Make it easy for them to pay you:
    - PayPal
21. Know when to stop. If they don't pay you then you can inform then you will be suspending service, until payment is made.

22. Great resources to learn about getting paid:

- **Mike Monteiro "F* You! Pay Me."**
- **www.nospec.com**

23. No FREE Work. No spec work!
24. Raise your prices. Low prices draw in cheapskate clients like a MAGNET!
 25. x
26. x
27. x
28. x
29. x
30. x