Confessions of a Professional Blogger – Miranda Marquit

How I Make Money as an Online Writer

Miranda Marquit
Confessions of a Professional Blogger
HOW I MAKE MONEY AS AN ONLINE WRITER

Miranda Marquit

Miranda Marquit Freelancing, LLC
http://mirandamarquit.com
Confessions of a Professional Blogger:
How I Make Money As An Online Writer

© 2013 Miranda Marquit
Miranda Marquit Freelancing, LLC

ALL RIGHTS RESERVED

This book or any portion thereof may not be reproduced or used in any manner whatsoever without the express written permission of the publisher except for the use of brief quotations in a book review.

Printed in the United States of America
First Printing, 2013

ISBN: 978-0-9910385-2-7
I couldn’t have done this without the support of my readers, and the support of my friends and family. I’m especially grateful to my husband, Josh, for his unwavering support and insight. He’s always encouraged me to reach for my potential and be who I am—even if who I am is messing around on the Internet most of the day.

Thanks to the great Indiegogo Super-Duper Supporters who really kicked in to make this happen!

My parents, Mack & Teri Smith, who got a PayPal account, just to make this work
My awesome brother and his wife, Will & Hillary Smith
Tom Drake, my great business partner, and founder of DrakeMedia.ca
Glen Craig, FreeFromBroke.com
Assaf Katzir, BestRatesIn.com
Luke Landes, ConsumerismCommentary.com
Jim Yih, ClearPointBenefits.com
Simon, SustainablePersonalFinance.com
LazyManandMoney.com
Barb Friedberg, BarbaraFriedbergPersonalFinance.com
Avrom, DividendNinja.com
Todd Tressider, FinancialMentor.com
Steve Chou, MyWifeQuitHerJob.com
Robb Engen, BoomerandEcho.com
Tribunat.com
WealthCareCapital.com
J. David Stein, JDavidStein.com
## CONTENTS

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTRODUCTION</td>
<td>6</td>
</tr>
<tr>
<td>CHAPTER 1</td>
<td></td>
</tr>
<tr>
<td>SOMETIMES I DON’T WRITE WHAT I KNOW</td>
<td>8</td>
</tr>
<tr>
<td>CHAPTER 2</td>
<td></td>
</tr>
<tr>
<td>YOU WRITE A LOT OF CRAP WHEN MONEY IS THE OBJECT</td>
<td>14</td>
</tr>
<tr>
<td>CHAPTER 3</td>
<td></td>
</tr>
<tr>
<td>BIDDING ON JOBS SUCKS</td>
<td>19</td>
</tr>
<tr>
<td>CHAPTER 4</td>
<td></td>
</tr>
<tr>
<td>SOMETIMES IT’S EASIER TO WORK FOR SOMEONE ELSE</td>
<td>30</td>
</tr>
<tr>
<td>CHAPTER 5</td>
<td></td>
</tr>
<tr>
<td>YOU NEED TO GET TO KNOW PEOPLE</td>
<td>40</td>
</tr>
<tr>
<td>CHAPTER 6</td>
<td></td>
</tr>
<tr>
<td>YOU DON’T HAVE TO DO EVERYTHING</td>
<td>53</td>
</tr>
<tr>
<td>CHAPTER 7</td>
<td></td>
</tr>
<tr>
<td>EVERYONE WRITES THE SAME STUFF.</td>
<td>65</td>
</tr>
<tr>
<td>CHAPTER 8</td>
<td></td>
</tr>
<tr>
<td>CASH FLOW MANAGEMENT GETS DICEY</td>
<td>71</td>
</tr>
<tr>
<td>CHAPTER 9</td>
<td></td>
</tr>
<tr>
<td>YOU CAN ALWAYS IMPROVE</td>
<td>85</td>
</tr>
<tr>
<td>CHAPTER 10</td>
<td></td>
</tr>
<tr>
<td>SOMETIMES IT’S HARD TO MANAGE YOUR LIFE.</td>
<td>92</td>
</tr>
<tr>
<td>CONCLUSION</td>
<td></td>
</tr>
<tr>
<td>IT’S TOTALLY WORTH IT</td>
<td>101</td>
</tr>
</tbody>
</table>
I am a professional blogger.

While I also consider myself a freelance writer, ghosting writing books and writing articles for various publications, most of my income comes from providing blog content to others.

When I began corporate blogging, the editorial format was relatively new. There were personal blogs, functioning mainly as online diaries, but, at the time, few seriously thought about making significant money with personal blogs.

My blogging career began by chance when Robyn Tippins, who has done a lot of work as a community manager, invited me to work with her providing content to corporate blogs. She believed that blogs would become integral to companies’ online marketing efforts. I began by blogging for two corporate clients, a retirement planning business and a forex dealer. Other corporate clients followed. Companies queued up to use blogs to attract Internet traffic with the hope of turning visitors into customers.

Soon, it became clear that blogs themselves—and blog networks—could become profitable businesses. Within a couple of years, blogs evolved from being part of a business to becoming the business. Individuals built fortunes with the blog-as-business-model approach. I landed a gig with a science website with revenue from AdSense and other advertisements. I wrote for content farms. But I still thought I’d need to freelance on a more traditional basis, so I was happy when a school friend lobbed a couple of Discover magazine freelance jobs my way.

However, as blog networks grew, and as traditional media shrunk, I looked about for online opportunities. I pointed to my corporate gigs as evidence of my ability, and landed gigs to blog on finance for b5 Media, and for AllBusiness. However, things really took off when personal finance blog owners began approaching me for blog content. Finance developed into a focus for me, and soon I had so many finance-related blogging clients that I had to reduce my amount of science writing.
Blogging continued to provide an increasing income. I had never thought of it as a primary source of career income, yet it became evident that I had a business. I formed Miranda Marquit Freelancing, LLC with my husband, and now blogging is 80% of what I do.

I am the primary breadwinner for my family, and I do it from home. There are days that I don’t even get dressed until after lunch. (Yes, that’s me, with the unbrushed hair, wearing a robe over my pajamas, driving my son to school in the morning.) Even more surprising to me is the idea that others want to know how they, too, can become professional bloggers. While blogging is a viable way to make money, it’s not a well-respected way to make money as a writer. To this day, I still sometimes emphasize my journalism degree, and eagerly tell people (who don’t “get” blogging) that I write for U.S. News & World Report’s website, even though I’m mostly okay with being labeled a professional blogger.

Blogging doesn’t need to remain the black sheep of the writing family. As more bloggers come forward and own the term, it could be seen as a respected way to earn money—rather than a quirky way to make money online.

This book includes the answers to questions I’ve been asked over the years, as well as confessions regarding my blogging reality. If you want to join the ranks of professional bloggers, I hope my experiences help.
“Write what you know.”

This is the standard advice given to anyone who starts writing. Whether you write a novel, or look for the perfect beat as a journalist, the assumption is that you should start from a place of knowledge (and maybe experience).

My professional blogging career didn’t come about because I wrote what I knew when I graduated from journalism school.

I tried that. No one wanted to pay me. I knew politics, science, and religion. I applied for gigs, but was turned down. Associated Content was just starting up, so I started submitting what I knew on that site. Soon, though, I discovered that what really got the pageviews (and brought in the bonus pay) were lifestyle articles.

I may not have known much about weddings and parenting (other than what raising my then-toddler provided me with), but submissions on those subjects not only resulted in higher up-front compensation from Associated Content, but they garnered more views, leading to higher bonus payouts.

The lesson? Writing what you know might be fun and fulfilling, but it probably won’t pay the bills—at least at first. In today’s blogging environment, writing what you know can eventually turn into a revenue stream, assuming you have the patience to build up your blog’s traffic and authority. But if you want to get paid right now, writing what you know isn’t nearly as useful as writing what’s in demand.

You might be called a “content whore” (I actually prefer the term “companion”—that’s a shout-out to Firefly fans), but does it matter if you’re earning money? In the early years, I couldn’t afford to have pride. It means some people don’t respect what I do, or how I go about it. Plenty of folks think that there’s something wrong with the fact that if you pay me enough, and I don’t think you’re completely awful, I’ll write for you, even if I don’t agree with what you’re saying.

For the longest time, the money was the main thing. That’s changing now; I have other motivations now that survival isn’t my driver. But if survival is your driver right
now, you can’t afford to wait around until what you know and love starts paying the bills. You can’t wait for your passion to become profitable. If you’re doing this for a living, do what it takes; write what other people want you to write.

DO THE RESEARCH, LEARN SOMETHING NEW

I was fortunate to land a gig writing for PhysOrg.com. That was when what I knew actually began profiting me. Science has always interested me (I was offered a college scholarship to study physics), and I assumed that my work with a physics website would lead me into science writing.

However, just the one gig didn’t quite pay all the bills, so I kept posting at Associated Content. My regular posting caught the attention of Robyn Tippins, who invited me to blog. I didn’t know much about Forex, or retirement planning, so I began researching.

Over time, as I read more, and acquired more knowledge, and interviewed experts, I learned about finances. Now, I consider finances my niche. While I write a technology column for my local paper, and occasionally write about non-finance topics for others, subjects related to investing, small business, personal finance, and taxes have become major focuses for me.

The truth is that you don’t have to write what you know in order to be a professional blogger. It helps to have a strong background in the subject of your choice, and you will probably enjoy the writing more, but you don’t need it to get started—as long as you have the research and/or interview skills to help you obtain the information you need.

While I’m not what anyone would call a financial “guru,” I do have a fairly solid grasp of finances. By now, I also have knowledgeable contacts I can interview, and a pretty good idea of which resources are reliable when I perform research. And I have even written enough—and learned enough—in the past few years to begin developing my own financial style as my family and I figure out what works for us.

If you want to make money writing about what you love, you might have a long road ahead of you as you attempt to establish your expertise. There’s nothing wrong with that. If you are already an expert, and decide to start a blog, or provide blog content to major websites, you can begin making money a little faster, since you have the credentials that establish you as an authority. That’s great. But if you have decent
writing and research skills, you can make money writing about topics that are in demand as soon as you find someone willing to hire you.

GENERAL TOPICS? OR NICHE?

There are plenty of writers who cover a variety of topics. In my case, a niche sort-of chose me. I love the financial niche; it’s been good to me, and I’ve really connected with other bloggers in this area. Niche writing has provided me with a number of money-making opportunities as a professional blogger.

But it’s not the only path. When I first started, I wrote on a number of topics. In fact, I wrote keyword articles on everything from window treatments to flooring to appliances. I wrote about weddings and babies and organic gardening.

General Topics Writing

If you can prove that you can, in fact, write about anything, you can find work as a utilitarian writer. Unfortunately, as a professional blogger, it can be difficult to find work that pays well when you write on general topics. Much of the work on general topics, when it comes to entry level online writing, is through content brokerage sites. You produce content (usually at a fairly low pay rate) on a number of topics. The article quality doesn't have to be very high; mediocre is usually good enough to earn between $10 and $20 per 500-word post.

On the other hand, there’s almost always professional blogging work available for the jack-of-all-trades writer, especially if you have a fast turnaround. Create a website that highlights your ability to write on almost any topic, include plenty of good writing samples, and you are likely to find work—and find it quickly.

Create a blog that emphasizes your ability to write. Your professional home on the web can include writing tips, research tips, and other general writing information. Also, include posts about how to write for different industries and in a variety of niches. Presenting yourself as versatile and reliable is of the utmost importance when you write on general topics, since it can be harder to establish yourself as an expert on one topic when you don’t spend enough time in the niche to be considered a specialist.
Niche Writing

On the other hand, if you choose a niche, you can market yourself as a specialist in that area. As you establish a reputation as competent in a niche, you can command higher rates over time. I receive as much as $500 for a 500-word blog post, depending on the client and the amount of research required. (Other types of writing, including white papers and static web page content, can command even higher rates.)

Another advantage of focusing on a niche is that being well-known in your area of expertise provides you with name recognition. In the world of personal finance, I appear on a number of blogs, including the Smarter Investor blog at the *U.S. News & Report* website. My prolific writing has attracted the notice of many clients. Since I appear all over my niche, clients approach me. I rarely apply for blogging gigs anymore.

That’s not to say that you will be hired as a professional blogger if you can just get your name out there. As a niche writer, you need to portray yourself as an expert. Even if you aren’t an expert in the subject, you need to market yourself as someone who is expert at writing about the subject. I may not have “official” credentials as a financial professional, but I am viewed as an expert when it comes to writing about finance-related topics.

Establishing your level of expertise can include writing for others, as well as putting yourself out there as an expert media types can quote. After awhile, the amount of research and writing you’ve done will brand you an expert—or at least an expert at writing about your specialty topic.

The downside to focusing on a niche is that it can be difficult to find sufficient work if your niche isn’t popular. During an election cycle, or during especially controversial debates, political niche writing can be quite profitable. If you are an expert on a popular TV show, it’s possible to make a living writing reviews and recaps, following (and interviewing) the stars of the show, and generally being a TV junkie.

I began writing for AllBusiness in 2006. By the end of 2008, the financial crisis had rendered all things money popular. Experience in the niche and demand for blog content related to finances combined to provide me with almost-endless opportunities.

Of course, my abandonment of other types of writing means that few clients are going to hire me to write on technology, or on politics or religion. I can write about
politics and religion on my personal blog (which no one reads), and it’s great that my local newspaper carries a technology column from me. But, while I have a keen interest in these topics, I’ve ignored them for too long in my professional writing; I’m pigeon-holed as a financial blogger.

No matter your niche, you can build up expertise to the point where you can command higher rates—and enjoy more work (or, perhaps, less work for higher pay). In order to showcase your writing, it can help to establish a blog on your niche subject. I admit that I did things backward; I have a finance-related blog now, but most of my writing is on blogs owned by other people. Your own blog can provide you with a built-in portfolio that you can point clients to.

**General vs. Niche**

There are trade-offs no matter which path you choose. As a general topics blogger, you can almost always find work—even though it might be low-paying. However, if you focus on a niche, and build your reputation, after a few years you can begin asking more for your writing.

One strategy is to start out as a general topics writer, and then look for your niche. Work on building up credibility in the niche of your choice as a sort of “side gig” while you write on general topics for your bread and butter. I’m proof that you can transition from writing on general topics to building a professional blogging business in a single niche.

**GHOSTWRITING SERVICES**

Because writing is often used as a marketing tool by professionals and businesses, ghostwriting is becoming popular. Business owners and professionals who want to use blogs as a way to draw traffic to their websites often hire ghostwriters to provide content for them.

Many of my fellow bloggers comment on the frequency with which my writing appears. However, if they understood how many professionals and bloggers I ghostwrite for, they would probably be horrified. In many cases, other bloggers ask me to ghostwrite the guest posts they send to others, and I ghostwrite on behalf of other businesses and professionals as well.
While a good general topics blogger can provide ghostwriting services to others, it is often easier to hire out as a ghostwriter if you have a niche. Professionals and business owners want to know that those representing their ideas (and essentially “standing in” for them) have a good understanding of the topic. As discussed already, though, you don’t necessarily need to know your subject matter before ghostwriting. As long as you have solid research skills, and your client trusts you to represent him or her, you can ghostwrite.

Ghostwriting offers another way to make money as a professional blogger. The downside to ghostwriting is that you don’t receive a byline. There are times that I struggle with the lack of byline. When you see a blog post that you wrote go viral, or watch it receive a good response on a major media website, it’s disappointing to know that you can’t claim credit. Sometimes, it’s hard not to resent your clients when you see them lavished with praise for a particularly insightful article that you wrote.

Your ghostwriting pieces are useless in your portfolio, so it makes sense to charge a premium for these items. I’ve begun adding a ghostwriting premium to blog posts that don’t carry my byline.

**CHAPTER SUMMARY**

You don’t need to have complete knowledge of a topic to begin blogging about it, and you don’t need that knowledge to ghostwrite on blogs. What you lack in knowledge can often be made up for with research and interviews with experts. Don’t wait until you think you’re an expert on a topic to begin writing about it. If you can show that you have solid research skills and the ability to ask good interview questions, you can begin a career as a professional blogger.
When I first started providing online content, I did it to pay the bills. I assumed that I would supplement my husband’s assistantship stipend for a few years, my husband would get a job after finishing his Ph.D., and I would branch out as a “real” writer, offering items to magazines and perhaps doing a little reporting for a local newspaper.

Because I didn’t realize the implications of online writing, I wrote a lot of crap. It’s nice to think that you’re going to write high-minded treatises on whatever it is you’re interested in—and get paid to do it. Unfortunately, it doesn’t work like that for most of us. If you want good pay for your high-minded musings, you have to be an established writer. If you have time to establish yourself, that works out well.

Most of us don’t have that time. Sometimes, it’s more about putting food on the table and clothes on your kids’ bodies than it is about writing what you want for the pay you want—at least when you’re starting out. Things have changed a little bit for me, though. I can afford to be picky. However, I’ll still do it quick and dirty for a cheap rate. I’m a little embarrassed to admit that sometimes you can tell which clients pay me more by the quality of the piece.

When I started writing online, I needed the money. Luckily, there are plenty of places you can write and make a quick buck as a professional blogger if you aren’t too choosy about the gigs you’re willing to accept.

**KEYWORD ARTICLES**

I started my professional online writing career as a keyword article writer. Back in the day, writing for the web was all about the keyword stuffing. Shortly after I began writing online, though, Google started focusing on at least making sure the articles made sense—and using too many keywords was frowned upon.
Once the idea of intelligence (rather than just creating content made up of nothing but variations of keywords) was introduced, I found my services in demand. I checked the job boards, and they were full of ads for keyword article writers. Even with the need to create a coherent article, writing keyword articles was very simple. It was a form of ghostwriting; I never received a byline for the keyword articles I wrote. In the end, though, that didn’t bother me. My brief explanations of different types of window blinds and my forays into the world of small appliances weren’t things I was interested in adding to my professional portfolio.

There are still some outlets that want keyword articles that don’t need to be very in-depth, and that can be written quickly. While you probably won’t be paid more than $5 for a keyword article, you also won’t have to spend a lot of time writing them. I used to be able to bang out a keyword article in about 10 minutes. Even if it takes 20 minutes to 30 minutes to write a keyword article, it can mean between $10 and $15 an hour. Not bad for someone who didn’t even bother to get dressed this morning.

Writing keyword articles isn’t fulfilling, but it’s quick and easy. If you are a high volume writer, it can be one way to get a little extra cash in your bank account fast.

CONTENT FARMS

Google may have slapped content farms down a couple years ago with its algorithm change, but they haven’t disappeared completely. Content farms are great for the budding professional blogger because it’s possible to write as much or as little as you want, and receive fairly immediate pay.

Content farms don’t discriminate against poor writing. There is a very low barrier to entry with content farms. When I started writing for Associated Content (in its early days, before it became Yahoo! Voices), there was a post on the site placing the Grand Canyon in Colorado. That’s the sort of quality that many expect from content farms, although many such sites have stepped up since the early days. Even with the lack of quality, a content farm can be a great place to begin writing, allowing you to practice and improve your skill.

At the outset of my online writing career, I signed up for Associated Content. After I finished writing keyword articles, if I still had time left over for writing (and I usually did), I submitted to Associated Content. Content farms generally pay you quickly. They either pay you a flat fee for your submission, or they pay you based on pageviews.
The great thing about Yahoo! Voices is that you can receive a flat fee for your contributions, and you receive a bonus for pageviews. I haven’t written anything on the site since 2010, but I still receive my pageview bonus. Every month, I usually receive between $20 and $50 (it was more before Google introduced Panda)—and I don’t have to do anything new.

I’m also still receiving residual income for my submissions to HubPages. Sites like Helium and Squidoo provide you with a way to work on your writing skills while earning a little money. It’s not the same as receiving high pay working for great clients, though. Content farms are low-paying. If you are offered a flat rate, expect between $3 and $15 for a post (although Yahoo! Voices pays certain contributors more). If you are willing to promote your writing on social media, and you can boost your pageviews, the residuals can provide you with more money down the road.

It’s all about quick and dirty with the content farms.

Is the Content Farm Post a Good Portfolio Piece?

I spent a large chunk of my online writing life ashamed of my work on content farms. Well, first I was fine with it. I actually pointed some clients to my work on content farms. However, only the keyword article clients took those “portfolio items” seriously. If I wanted a higher-paying gig, I sent PDFs of the pieces that appeared in student publications from J-school.

I was lucky that Robyn Tippins decided that my regular, reliable posts on Associated Content showed that I would make a great candidate as a writer in the emerging blogging-as-marketing niche. (It also helped that, when compared with everything around me in the early days of AC, my stuff looked pretty damn good.)

Even after I started corporate blogging, I still needed to submit to Associated Content to pay the bills. However, I realized that someone Googling my name would first be confronted with a whole list of stuff on Associated Content. And let’s be honest: Writing for AC might put food on the table, but it doesn’t look good on a resume.

It isn’t what you want at the top of the SERPs when potential clients Google your name.

If you’re going to write for a content farm, it can help to use an alias. My Yahoo! Voices alias isn’t really creative—I use Jean Marquit—but it’s different enough from
my name that my early work for the content farm doesn’t dominate my Google results.

Slowly, I moved away from the content farms. As I landed other gigs, and developed a reputation as a personal finance blogger, I wrote less and less for content farms. By 2009, I only wrote if I was solicited for a specific job or “beat,” and received a higher initial rate. The last content farm piece I wrote was in 2010, and it was a special request.

Thanks to the ability to create your own blog with relative ease, there is no reason to use content farm items as portfolio pieces. Craft good portfolio pieces for your professional home on the web, as well as for guest posts on other (hopefully reputable) blogs. Even if something you write for a content farm is great, think twice before offering it as a portfolio piece.

Yes, content farms can pay the bills. But they don’t go very far in helping you establish credibility in the current blogging climate.

CONTENT BROKERS

As you work toward building your clientele as a professional blogger, you can also do “side” work for content brokers. There are many websites (including major media websites) looking for inexpensive content. It doesn’t have to be very detailed content, nor very well researched.

Content brokers like TextBroker, Constant Content, and Demand Media all sell content to online publishers. You provide the content, and these brokers sell it to someone else. I’ve used all three of the above content brokers, and performed reasonably well. Content brokers pay better than content farms—and a lot better than low-grade keyword articles.

You do need to show a little more skill when writing for content brokers, though. Most content brokers expect you to make edits, and, if you are paid more, to do light research. Many content brokers (TextBroker is known for this) pay on a tiered scale. The higher the quality of your writing, the better the jobs you are offered—and the more money you make.

Working through a content broker can be a good way to add gigs with slightly higher pay to your repertoire. As you improve, you can see higher rates. And, if you are given a byline (you won’t always have a byline), you might even be able to use some of the work in your portfolio.
These types of gigs are more about honing your skills and making money as quickly as possible. It takes time to start making money with a blog, especially if you are trying to monetize your own blog. Even if you write for blogs other than your own, it can take time to establish yourself as an authority. In the meantime, keyword articles, content farms, and content brokers can pay the bills.

CHAPTER SUMMARY

These types of gigs are more about honing your skills and making money as quickly as possible. It takes time to start making money with a blog, especially if you are trying to monetize your own blog. Even if you write for blogs other than your own, it can take time to establish yourself as an authority. In the meantime, keyword articles, content farms, and content brokers can pay the bills.

Just be careful about what you share as portfolio pieces, and what you put your name to.
Finding freelance blogging jobs can be difficult, especially for someone with little to no experience. I know there are freelance writers who start out online with decent pay. These folks are almost always professionals with several years—or even a couple decades—of experience in the writing business. If you don’t have experience or credentials built in, you will likely have a rough start.

When I first started writing online, I devoted two hours a day to looking for jobs. I checked job boards, wrote cover letters, and tweaked my resume. I also worked on my portfolio pieces, polishing what I could. My journalism degree wasn’t much help because I hadn’t done anything substantial with it. My fellow graduates scattered to work in the newsrooms at local papers, moved to New York City to work as magazine copy editors, or accepted internships at places like ESPN and *Popular Science*. A few even worked in publicity, crafting press releases for companies.

I was the only one (that I know of) who wanted to work exclusively online fresh out of grad school. But without experience, and because Internet content was such a new game, it was hard to find decent-paying work. Now, starting out is likely to provide you with a little higher pay than I began with. However, you aren’t going to command the rates you want at first. It just isn’t going to happen.

When you start, create a game plan. Figure out where to look for jobs, and consistently apply. I didn’t get many jobs at first. There were days that I was discouraged—and worried that I would be writing keyword articles for $5 to $10 a pop forever. Eventually, though, I landed better-paying gigs. With better blogging jobs, came better portfolio pieces, and then even better blogging jobs. (It’s worth noting that none of this came as a result of freelance marketplaces that force you to bid on jobs.)

Over time, clients began coming to me. I haven’t had to apply for a job in years, and now I set my own rates for the most part. At the very least, I have the freedom to
leave a job if it’s not working for me anymore, whether I want higher pay, or whether I’m just uninspired by the work.

If you want to make a living at professional blogging, take an active approach. Look for jobs, and build your portfolio. Over time, it’s possible to build your client base and reputation, and find better-paying gigs.

**APPLY FOR JOBS**

At first, gigs aren’t going to just fall out of the sky and rain down on you. You have to go out and find them. Since the Internet has grown exponentially since the days when I embarked on my professional online writing career, you have many more options when it comes to finding professional blogging gigs.

There are a number of blog owners, website operators, and business owners looking for writers who can communicate effectively. But you have to go out and look for those opportunities.

Luckily, there are numerous resources available to help you locate and apply for online writing jobs.

**Freelance Marketplaces: Race to the Bottom**

One of the first things you have to realize when working as an online freelancer is that marketplaces are a race to the bottom when it comes to pay. Getting paid to write 500-word keyword articles for $5 apiece? Go to a freelance marketplace, and you can bid against others willing to do it for $2.50. A freelance marketplace is a great place to find clients who want a “bulk discount” that leaves you lucky to be earning minimum wage.

I found two projects through a freelance marketplace. Not only did I have to lowball myself, but then I also had a portion of my earnings taken by the marketplace. Bidding on jobs sucks. It’s not something I would do again unless I absolutely had to. I mean absolutely had to. And, since I keep my accounts open with content farms and content brokers, I probably won’t have to turn to freelance marketplaces ever again.

But, if you’re interested in trying out these marketplaces, here are four of the main bidding sites:
eLance
Guru
oDesk
Freelancer.com

There are usually plenty of jobs to choose from, but this is really more of a deal for the person hiring you. In many cases, you might be competing against someone who doesn’t offer the same quality of work you do. This becomes frustrating after awhile. Your work is better than what’s offered by the freelancer who didn’t get the job, but you’re being paid less? How is that a good way for you to run your freelance business?

It only took me two gigs through a freelance marketplace to become frustrated enough to never want to use them again. I’ll start writing for content farms again before I bid on another freelance job through one of these websites.

To the Job Boards!

Instead of spending your time bidding on jobs that pay horribly, turn to the job boards. My strategy was to write for the content farms and complete keyword articles for a couple hours a day. Then it was to the job boards for two hours. Searching for decent gigs, after spending some time submitting to sites where you know your stuff will be published, is a much better use of your time than spending an hour trying to convince someone to pay you less than half of what you should be getting.

If I were going to apply for freelance jobs again, I’d find leads at the following places first:

- Freelance Writing Jobs (freelancewritinggigs.com)
- MediaBistro.com (you can register and look at jobs for free, or you can pay for a premium account with upgrades)
- ProBlogger Jobs (jobs.problogger.net)
- FreelanceSwitch (freelanceswitch.com/tag/job-board)

It’s also worth signing up for Contently. Contently specializes in high-paying gigs. However, the pickings are rather slim, since the site is relatively new as of this writing. Clients looking for work through Contently usually require high-quality
results. You post your resume and portfolio online, and potential clients find you and contact you.

There’s an entire workflow system set up that allows you to submit ideas to clients that want to work with you. Contently manages payment, and you can see what an assignment entails—and what it pays—before you accept. I have had some success with earning high rates through Contently, and should probably start cultivating more opportunities in that direction, submitting more idea to clients that have approached me through the site.

Because demand has grown for online content, it’s possible to find a greater number of gigs. Not all of them pay particularly well, but it’s possible to find solid gigs suitable for starting out and building a writing portfolio that can help you. Be realistic. If you don’t have a lot of experience as a writer, you aren’t going to land an amazing gig off the bat. (Well, there’s a chance of it, but it’s not very likely.)

There’s nothing wrong with starting out with lower pay and working up to better writing opportunities. Land a couple of solid gigs that can provide you with a regular income—providing content, and then look for other opportunities from there—all the while working on your own blog if your ultimate goal is monetization.

BUILD YOUR PORTFOLIO

There are days that I slack off a little bit. Just like anyone else with a job, I have my off days. Sometimes I don’t spend as much time on certain posts as I’d like.

In the beginning, though, I treated posts carrying my byline with particular care. I wanted solid pieces that could be pointed to as part of my portfolio. As you start off, there can be no slacking—at least with posts and articles that you intend to use in your portfolio.

Want to Be a Professional Blogger? Start Blogging

Because blogs are such an accepted (although not always respected) editorial format now, it’s fairly easy to build a portfolio of solid work. Just start a blog. If you want to focus on a niche, start a blog related to your preferred subject. If you plan to write on general topics, it never hurts to start a blog about writing. You can even start multiple blogs (if you have the time) to showcase different aspects of your writing ability.
One of the great things about starting a blog is that you have the ability to make a few bucks on the side with the help of AdSense and affiliate marketing. While you can’t rely on your own blog to make a ton of money for you (at least not at first), it can provide a small source of revenue while you build your portfolio. Leverage the low barrier to entry that characterizes blogging to amass posts that you would be proud to show potential clients.

Offer to guest post on other blogs. Many blogs accept contributions from writers. Understand the guest post guidelines before you send in a submission. Really, though, the best results come from getting to know the other blogger first. Make useful and insightful comments on the site, and take some time to understand the style. Then, when you are familiar to the blog owner, and have something of a relationship with him or her, you can pitch a guest post.

If your goal is to become a professional blogger, appearing on several blogs can be one of the best ways to build a reputation—especially if you plan to focus on a niche. Guest blogging in moderation can offer you the chance to widen your audience, and show potential clients that your work has been accepted by a variety of blogs. Don’t get too crazy with the guest blogging, though. You don’t want to spend so much time giving away content that you don’t actually make any money. While I have been known to provide content for free on occasion, the truth is that, most of the time, someone (somewhere) is paying me to write. If a blogger regularly asks you for content, talk about the possibility of hiring on as a staff writer. Giving away more than two or three free blog posts to one blog owner becomes counter-productive.

Collect Links to Your Work

Part of building your portfolio is collecting links to your work. I have a website, MirandaMarquit.com (it’s very basic), that serves as my resume. Not only do I list my experience and qualifications, but I also offer a page with links to previous work. Links to the short pieces written for Discover magazine are included, as well as some of my favorite articles written for PhysOrg.com. I include posts written for the Huffington Post, as well as more obscure items I’ve written.

You might not be able to link to everything, but you can choose some of your best work to link to. Choose samples according to what you are trying to accomplish. My samples include links to blogs for which I staff write, as well as links to religious
and scientific writing I’ve done. The samples provide insight to some of my writing outside of the realm of finance.

Update your samples page, and tweak your resume on occasion. That way, as you apply for gigs, you can provide these links, making the hiring process easier for everyone.

Google Plus Profile

The rumor (and I’m not a search engine expert) is that Authorship is going to be the next Big Thing when it comes to building authority with the Big G. Speculation amongst my more knowledgeable associates is that Google is trying to figure out to leverage Authorship as a measure of authority, rather than links. For writers who can establish a Google Plus profile, and use it to showcase their writing on reputable sites, the future could be very lucrative.

I have one friend who thinks that when Google figures out how to make it work, Authorship will be important enough that blog owners will be willing to pay high authority authors to post on their sites. I don’t know if that’s really going to be the case, but I’ve seen inklings of it. I have had two clients pay a small premium because I can link to my author pages on their sites. I’ve even been approached by someone who wants to use my byline and link to my Google Plus profile. They offered to pay me just for the privilege of linking to my profile as me—no writing required on my part. (I turned them down; who knows what outrages might be committed in my name.)

Even if these predictions about Authorship don’t come to pass, a Google Plus profile can be a good thing to have. It’s an easy way to collect links to your work, and it raises your online visibility.

You can set up your Google Plus profile fairly easily, especially if you already have a Gmail account. Under the “About” tab, you’ll find a section for “Links.” Add links to your other social media profiles, as well as links to sites you contribute to. If you have an author page on a blog, link to that. Some writers link to the individual guest posts that they have written. You can also include a link to your Google Plus profile in your bio information when you write guest posts. When possible, encourage sites your write for to add your Google Plus profile link to your author page.
This interaction between a link to your Google Plus profile, and a link to your post or author page on a different site, helps Google identify you as an authoritative writer, while at the same time making it easy for others to quickly view your portfolio.

**ENCOURAGE CLIENTS TO COME TO YOU**

Rather than chase leads, encourage clients to come to you. It’s faster, easier, and you can demand higher pay. If you want clients to approach you with work, it helps to offer quality writing services, and to be as visible as possible online.

Referrals

Do good work for someone, and he or she is likely to recommend you to someone else. Several of my current gigs are the direct result of referrals. If you produce quality work, and produce it on time, your clients are likely to recommend you.

One of my current clients was looking for a writer who could work with minimal direction, and could be trusted to turn in a blog post on time once a week, like clockwork. I was the writer recommended, and the gig has proved lucrative.

There are clients that are difficult to work with, and they probably won’t recommend you later on. Sometimes you just rub someone the wrong way. However, if you can make a good impression on a few of your clients, they will not only hire you again in the future, but will also probably recommend you to their own colleagues. If enough clients like your work, it will make up for the very small number of clients that don’t.

You can also receive referrals from other writers. Make an effort to get to know other writers in your niche (and even outside your niche). One of my current gigs is the direct result of another recommending me when she couldn’t fulfill the terms of the arrangement. I also have a few writers on rotation that I recommend when I don’t have room for more gigs in my schedule.

Get Out There

The majority of the clients I have now are those who saw my work on other blogs. My presence on Twitter, StumbleUpon, and the now-defunct Tip’d helped potential clients receive exposure to my work.
When I wrote for a blog owned for b5 Media, I began submitting my posts to Tip’d, as well as tweeting them on Twitter, and occasionally adding them to StumbleUpon. I also did the same for the posts I published on AllBusiness. I made an effort to share my posts so that others could see my work.

My submissions on Tip’d caught the eye of a blog owner whose site had just started making enough money that he could afford to hire someone to provide one post a week. He had seen my work around (because I was promoting it), and liked it. This was the first time, since Robyn Tippins approached me through Associated Content, that someone had seen my work and offered me a job.

Once I started staff writing on that blog (and was seen doing it), more blog owners became interested in hiring my services. Eventually, I attracted the notice of media organizations offering better-paying gigs. My average price per posts is now more than 10 times what it was when I started out writing online.

I admit that I didn’t aggressively chase high-paying gigs, and that may have been a mistake. Even now, I don’t have as many super-high-paying jobs as I might have, mainly because I’ve been somewhat reluctant to chase jobs. If you want higher-paying jobs, you really do need to hone your craft, and chase leads. But, if you’re content with “enough” you can do your best, offer quality work with little fuss, and eventually attract clients to you.

Put Your Portfolio Online

Make it easy for people to find and contact you. I have a contact form on both of my “official” websites. It’s easy to find me on Google Plus, Facebook, and Twitter. There are multiple ways to reach me.

It’s also easy to find my portfolio online. Your writing portfolio should be accessible to those who are looking for a writer. Samples of your work should be collected in one place. Potential clients searching for “freelance writer,” “professional blogger,” “staff blogger,” and “freelance professional” should be able to eventually find you. If you write for a niche, include other titles. I’ve started using “financial journalist,” “finance writer,” and “financial blogger” to describe myself.

Use keywords in your bio descriptions, whether you are adding a byline to a guest post, or whether you are coming up with information for your LinkedIn, Facebook, Twitter, Pinterest, and Google Plus profiles. These keywords can clue searchers in to what you do.
For the most part, clients looking for online writers don’t want to deal with resumes attached as Word documents. They don’t want PDF files of your latest local newspaper submission. They want to quickly see what you’ve done online, and go from there. Make sure you have a high quality portfolio online.

And quality is key, no matter how visible you are. Unless you offer quality work, no one is going to come looking for you.

**ADD VALUE**

Virtually anyone can become a professional blogger these days. The online writing space is full of those hoping to live the dream of a location-independent career, or those hoping to quit their “real” jobs and work from home while raising their families.

If you want to stand out from the crowd, you need to add value to your services. This is especially true if you want to compete with the writers willing to accept much less for their services.

**Quality and Competence**

The best way to distinguish yourself is by offering quality work, as well as displaying your competence. It’s true that many of my clients could pay a non-native English speaker to churn out generic content at a rate of $5 or $10 per post. However, at those prices, they are getting just what they pay for.

For the most part (I’ve done my share of uninspired, generic writing), what I offer is clear, grammatically correct, original pieces with a personal touch or a bit of a spin. My clients value this, and are willing to pay for it.

Additionally, my familiarity with WordPress also adds value. Many blogging clients value the ability to enter a post directly into WordPress. It makes a blog owner’s job easier when you can add posts to the platform, and perhaps even use HTML tags to format the piece. The greater your competence, the easier you make things for the client, and the more he or she is likely to value your work—and be willing to pay the higher cost.
Social Media Submissions

It’s fairly simple to tweet out a post that you have written on someone else’s blog, and many clients appreciate the effort. You can even increase the value if your tweets automatically go to your Facebook status (like mine do). If you mention that your price includes some measure of social promotion, many blog owners are more likely to pay your higher price.

You can also mention that you submit to niche social media sites, or to carnivals. If you don’t feel like you have time to do these extra submissions, you can charge a reasonable fee for these tasks. In any case, adding the option of submissions to carnivals and bookmarking sites for can underscore the value of your writing, as well as create an opportunity for an up-sell.

Links

I occasionally pepper the work I do for others with links to other posts on their site, and, if the blog owner allows it, a link to a quality post (usually written by me) on another site. This is entirely different from placing links for a fee, which is not something I normally do. If there is a post I’ve written for someone else that is relevant, it creates a win-win situation. The blog owner links out to another site of reasonable authority and quality, which can be positive for both websites, and, since I usually link to something else I’ve written, I gain a little more exposure.

Including links to other posts on a blog owner’s site, as well as linking out to another site, whether it’s another blog or a very high authority site like a government information page or something from a mainstream media site, can add value to your services. Adding links to a piece only takes a couple minutes, but it can be a big benefit to a blog owner, since it is one less thing to do.

Make sure, though, that links you do use are high-quality. This is not the time to link to an obscure or sketchy site. Additionally, my personal feeling is that you shouldn’t accept payment for these links. Most of the time, I stick to high-authority links on “official” sites, or I link to posts I’ve done on other sites. I don’t get too creative beyond that. I’ve had non-client blog owners approach me and ask if they can pay to have a link placed in a post that I write on another blog. My answer is always NO.
Be wary of directly reciprocal links, too. I’m told that Google looks down on them. Instead, I make it clear that blog owners can’t choose anchor phrases or where the links go. I also try not to create a situation where Site A links to Site B and Site B links to Site A. Instead, Site A is likely to link to Site B, which links to Site C, which links to Site D, which links to Site A.

It’s nowhere that organized, though. Most of the time, I just generally link to something that is relevant, and has appeared elsewhere. It provides a little extra value, spreads a little link love around, and is one of the reasons that some of my clients remain happy with what I do.

No matter how you do it, you need to differentiate yourself from the pack. With a little added value, it’s possible to show why you’re worth a little more.

CHAPTER SUMMARY

When you start out as a professional blogger, you need to make time to look for jobs. Build your portfolio and tweak your resume. Spend your time on tasks that are likely to provide the best return on effort. Most of the time, bidding on jobs through freelance marketplaces is not the way to go about this.

Instead, build your portfolio, and make it a point to provide quality work. Promote your writing online and create multiple ways for potential clients to find and contact you. By focusing on the right things, and by adding value to your services, it’s possible to reach the point where gigs come to you, and you no longer need to chase leads.
Self-employment can be difficult. You are responsible for your work schedule, and you might not get paid for all of the hours you put in—at least not until your business picks up.

Working for someone else is sometimes easier, since you are told when to show up to work, what to do, and you can go home at the end of the day. In many cases, you can even forget about work while you are at home. If you have a home business, there’s always something you could be doing, and your work can’t be left behind.

As a professional blogger, you face an interesting conundrum. On the one hand, you are technically self-employed. On the other hand, the argument can be made that, rather than acting as your own boss, you actually work for several bosses.

No matter how you view your boss situation, the fact remains that you are largely responsible for your own schedule, and it’s your motivation and discipline that largely determine your success.

**STAFF WRITING VS. STARTING YOUR OWN BLOG**

As a professional blogger, the first thing you have to decide is whether you want to focus on staff writing, or focus your own blog(s).

I started out writing for others’ blogs. I didn’t even know it was possible to make a living off blogging until I began writing for corporate blogs. From there, things snowballed. I had blogs that I considered “mine” (Yielding Wealth at b5 Media, and The Personal Finance Corner at AllBusiness), but I never owned them. And, even though they were virtual “homes” for my writing, I was still paid to write for these blogs, and what I wrote didn’t belong to me.
During the first Financial Blogger Conference in 2011, nearly everyone I talked to asked the same question, “Why don’t you have your own financial blog?” I was so busy writing for everyone else, and so averse to the idea of all the backend work, that I never started my own blog.

Finally, in 2011, I started my own personal finance blog, Planting Money Seeds, with the help of Tom Drake (who handles the backend and manages advertising). There are times, though, that I struggle with providing content on my own blog. In fact, I probably accept too many guest posts on my blog, since it’s hard for me to devote a lot of time to writing that isn’t paying me much—yet.

How Often Do You Want To Be Paid?

The biggest advantage to staff writing is that you are paid quickly. You do the work, you get paid. With your own blog, it can take months or years to begin seeing substantial income from your efforts.

My blog’s been up for nearly two years as of this writing, and the profits (revenue minus hosting costs, maintenance, and other expenses) are right around $3,000—for the whole time. Building traffic has been a challenge, so affiliate income and search income have been hard to come by. Seeing numbers like that makes me cringe, and it’s little wonder that I’d rather just bang out a few posts for someone else. At least I know I’m getting paid for my time.

Of course, I still post to my own personal finance blog, and I really do try to see it as “my baby.” But I’ve been spoiled. For so long, I’ve been paid for just about everything I write. Writing on my own blog feels like writing for free. And there are days that I just don’t feel like writing for free.

Even though there’s more to blogging than just making a buck, when you’re trying to feed your family as a professional blogger it’s hard to get excited about writing posts and not knowing if you’ll ever get paid.

That’s where you need to find the balance. While I managed to get away with professional blogging without my own blog, it’s a bit harder to break into it right now. I got in on the ground floor. There weren’t many people doing what I do (especially in the personal finance niche) when I started. These days, you practically need your own blog in order to establish a degree of credibility and build up a portfolio, but you don’t want to get so caught up in writing for your own blog that you fail to make money elsewhere.
With your own blog, you have the potential for bigger returns. As a staff writer, you rarely end up with pay beyond your per-post fee. Unless the blog owner is willing to offer revenue sharing or a traffic bonus on top of your per-post payment, your ability to earn is limited. If your own blog starts making money, there is no limit to your earning power.

Figure out where you want to put in the most effort. In my case, it’s hard to walk away from the paid work, since I’m the primary breadwinner and my family is used to a certain lifestyle. Depending on your situation, you might be able to work on your own blog, pouring in time and effort, and continuing with a day job until your blog starts producing the income level that allows you to quit.

**Do You Want to Deal with the Back End?**

When you start your own blog, you’ll be surprised at how much work the back end takes. I have a sad little home on Blogspot, where I offer very occasional political rants. Even though I do practically nothing at that blog, just the small amount of tinkering I do sometimes with the backend annoys me.

Your own blog requires a great deal of dedication to issues that don’t have anything to do with writing. Some of the items you have to deal with include:

- Finding a host
- Figuring out a platform
- Deciding on a theme
- Navigating plugins
- Designing the site
- Keeping the spam out
- Search engine optimization
- Dealing with advertisers
- General monetization (I can’t emphasize enough how much I dislike dealing with monetization issues)
- Security
- Constantly updating, staying on top of issues, and possibly even dealing with DDoS attacks.
As a blog staff writer, though, these issues aren’t your problem. The blog owner takes care of back end concerns. For a long time, the biggest reason that I wasn’t serious about starting a blog was that I didn’t want to deal with it.

What made the difference for me? Tom Drake. I had contact with Tom on the Internet, but we didn’t meet in person until the 2011 Financial Blogger Conference. He offered to partner with me on a website. He’d handle all the back end stuff that I abhor, and I’d do the writing. We’d split the profits.

If you don’t like doing the back end tasks, you can enter into a similar arrangement. Another option is to hire a knowledgeable virtual assistant to handle some of the back end. However you accomplish the tasks, though, you need to work with someone you can trust. Carefully vet any potential partner before you make a commitment.

The arrangement works well for me, since I only need to focus on the writing aspects of running a blog. I am trying to improve my SEO capabilities, and learning a little bit about other aspects of running a blog, but by and large I just let Tom do his thing. In fact, the few times I’ve attempted to broker deals in the hopes of helping out, I’ve just made things worse.

**Coming Up with Ideas**

As a staff writer, I often write what someone else tells me to write. A rising trend amongst blog owners is to hire blog editors, who manage content. I love this new trend. Often, the editor shares a Google spreadsheet full of ideas with the blog’s staff writers. Just claim an idea, note your delivery date, and write.

Some clients, rather than employing an editor to assign stories, like to have brainstorming sessions regularly. With some clients, it’s a lot like a regular story meeting—much as a journalist might have with editors in a newsroom.

The key in these cases is that I have a list of topics to work off. The hardest clients for me to work for are those that expect me to come up with all the topics on my own. Writing for someone else often means that topics—along with titles, keywords, and direction—are assigned. This is much easier than coming up with your own topics.

Blog owners that write most of their own content have a hard time keeping it fresh at times. When you have your own blog, you need to come up with topics that offer a mix of the timely and the evergreen. Writing for someone else takes some of the pressure off, since you are simply told what to write.
Most of the time, I like having my own blog. In today’s market, an aspiring professional blogger needs his or her own blog anyway. But you don’t have to devote all your time to your own blog. Once you get it underway, you can focus more on writing for others, if that suits you.

**CAN SOMEONE ELSE GET YOU GIGS?**

David Leonhardt is the owner of The Happy Guy Marketing, and the closest thing I have to an agent. I’m one of a stable of writers that he uses to fulfill client orders. I’ve ghostwritten books, provided blog content, and written press releases for clients he’s lined up for me.

David handles the contracts and the payment, so it makes it easy for me in a lot of cases. Through working with David, I’ve learned a lot more about ghostwriting (particularly books). He knows the “going rate” for freelance writing work, and he has a great contract template.

When you work with someone who can get you gigs, you have the opportunity to widen your net. I don’t have to look for book-writing opportunities; David sends them directly to my email inbox. You can expand your reach, getting access to gigs you might not have found on your own. David has even found me additional blogging gigs, under my byline as well as under assumed names.

Realize, though, that the price of having someone else landing gigs for you is a cut of what you earn. Just as partnering with someone on your blog means that you share the profits, someone who arranges work for you will take a cut of your earnings.

My arrangement with David is such that he takes 25% of the cost of the project. It’s important to note that there is a huge difference between David’s cut on gigs he arranges and working through a freelance marketplace. In an arrangement like this, I have access to higher-paying gigs. David only brings my attention to jobs that pay what I am willing to accept. I receive my preferred fee, and David usually adds his portion to what I ask. In a freelance marketplace, you bid a lower price than you probably want to accept, and then, to add insult to injury, the marketplace takes their cut.

In this type of arrangement, where everything is handled seamlessly by David’s business, I am saved a lot of hassle and paperwork—and I work a lot of quality jobs. It might make sense to team up with someone else, and fulfill orders in this way, if
you are looking for a way to expand your reach without the need to apply for jobs all the time.

**WORKING FOR MULTIPLE BOSSES**

I say I’m self-employed, but much of the time I feel like I’m working for multiple bosses. After all, I don’t always get to choose what I write—or even how I write it (if I’m ghostwriting). Length, topics, keywords, and sometimes deadlines are all chosen by someone else.

That said, I have a lot more freedom than someone sitting in a cubicle and working a more traditional job. Even though I have clients with preferences and expectations, I can still choose which clients to accept, and which to reject. Most of my clients are awesome and offer me a great deal of flexibility. If I need to skip a week, or if I want to turn something in on a different day, it’s usually not a problem.

But the truth remains that I am, in a sense, *working for others*. If their blogs are making a ton of money, I don’t get a share of that; I just receive my contracted fee. I have a few clients that offer traffic bonuses, and that allow me some AdSense earnings/revenue sharing, but most of the time I don’t see the results of exponential profit growth on the blogs I write for.

As a professional blogger with multiple clients, you need to make sure that you organize your schedule in a way that keeps you on top of your commitments. I keep track of everything in a weekly calendar, where I can write notes about topics requested and keywords preferred, as well as keep track of due dates.

Even though I love my clients, there are times that I wish I could do more on my own. What if I had time to work more for myself and branch out beyond blogging?

**BRANCH OUT WITH YOUR BLOG**

Once you have a few regular clients, and once your own blog is doing reasonably well, it can make sense to start branching out—if you want to.

Todd Tresidder from Financial Mentor once asked me the following question:

“Why freelance at all? Why not focus all your energy on products and businesses you own?”

This is something I’ve thought about sometimes in the past. One of the reasons to be a professional blogger is to build up credibility, even as you earn money. But it’s
important to note that this is earned income. You are still dependent on someone else for your living. Even though I can replace a client that no longer needs my services, the fact remains that, to some degree, someone else has influence over my income.

Branching out from your blog, offering additional products or building up a business, can put you more in control of your financial destiny. The more I’ve thought about this, the more I realize that I don’t want “professional blogger” and “freelance writer” to be the only things that I do. While I’ll probably always provide blog content to others (and I enjoy doing it), I’m starting to branch out into the wild world beyond just working for someone else.

Starting my own personal finance blog was the a first step.

**Direct Other Writers**

One way to expand your professional writing business is to hire other writers to do the work. When I don’t have room for more clients, I turn work down (referring the potential client to another writer), or I rotate clients so that a low-paying client is dropped from my schedule. However, I don’t have to operate that way. I could hire other writers.

There are a couple of ways to approach hiring other bloggers to help you fill your orders:

1. **Assign work**: Many blog owners do this. They get to the point where their blogs are making enough that they can hire others to provide the content. You can do the same. Hire someone else to write posts. You can either hire others as part of your expanding blog empire, or you can hire them as part of a service that provides content to other blogs. In either case, you hire bylined bloggers to do the writing—and you take a cut of the earnings.

2. **Hire ghostwriters**: If you want to keep your name in high circulation, you can hire ghostwriters to do the work. If your rate is $50 per post, you can hire ghostwriters at $25 or $30 per post. You keep the difference, your name stays out there, and you don’t have to do much beyond edit the post.

Neither of these options appeals to me. I cringe at the idea of managing writers. In both cases, you need to carefully vet candidates so that you receive high-quality
work. Otherwise, you spend all your time asking for revisions or—and worse—heavily editing the posts yourself.

I’m especially reluctant to hire ghostwriters to work on my behalf. While I provide ghostwriting services to others, I rarely put my name on someone else’s work. It’s hard to trust someone else to represent my voice. I worry that I would spend so much time editing that I might as well have just written the post to begin with.

My aversion to managing others doesn’t mean you shouldn’t try it. There are plenty of bloggers who make this transition and thrive. It’s one way to focus on growing your professional blogging business—without increasing the amount of blogging that you actually do.

Books/eBooks

You can turn your professional blogging career and your blog into a book or an ebook. The personal finance blogosphere is full of writers who have taken the success of their blogs and used it as a way to sell books. But it’s not just personal finance writers who have had this kind of success. Bloggers across all niches have written books with no credentials beyond “blogger” status.

Thanks to current technology, it’s possible for nearly anyone to publish a book, even if you aren’t accepted by a publisher. One of the advantages of self-publishing is that you keep most of the profits. Many bloggers sell ebooks because they are inexpensive to produce, and there are plugins available that automate the downloading process.

If you want to self-publish a hardcopy on top of an ebook, there are plenty of printers that are willing to help out—so long as you pay the costs and order a minimum number of books. There are also on-demand printers that don’t charge as much up front. CreateSpace and Lightning Source, for example, are compatible with Amazon, allowing you to take advantage of print on demand, without paying to print hundreds of copies.

When I co-wrote *Community 101*, Robin Tippins and I worked with Happy About, a smallish publisher. The agreement was rather generous, by publisher standards. However, we aren’t making anything close to the majority of profits. Happy About was great to work with, though, because a publisher takes care of everything.

A publisher can guide the process, and takes care of editing, design, images, layout, printing, and distribution. Most publishers also provide marketing services,
and make other efforts on your behalf. The help of a publisher can be quite beneficial when you're starting out. Plus, in some cases, the right publisher can bestow a certain amount of credibility upon your book.

When you self-publish, you need to make all of the arrangements yourself. You are responsible for hiring editors and designers, if you need them, and arranging for the printing of your book—and paying all the associated costs. Amazon makes it a little easier, providing you with the ability to create a digital version of the book for Kindle, and allowing a print on demand feature for hardcopy versions. And, of course, in the meantime you can offer an ebook version on your blog for download. Anything you offer via third-party means fewer profits for you. Whatever is downloaded directly from your site, though, goes straight into your pocket.

Carefully weigh the pros and cons associated with working with a publisher versus self-publishing.

No matter how you proceed, offering a book can provide you with another revenue stream (especially if you offer books regularly), and it can also provide you with a degree of credibility. Even in today’s world, enhanced by technology, there’s still a degree of cachet associated with being the *author* of a “real” printed book.

Determine your goals before you publish a book. Are you looking for credibility? Or are you interested in making money? With this book, I hope to do a little of both, which is why I plan to offer a printed version on top of a downloadable ebook version on my website.

**Courses**

If you have a successful formula, it may make sense to share it in a course format, as well as share information on your blog. I know several professional bloggers that supplement their income by selling courses.

Many of my friends and colleagues have suggested that I offer a course. I admit that I’m reluctant. Part of it has to do with the work involved in creating a curriculum and providing support for a course. Another part of it is uncertainty about my ability to create such a course.

Courses can be successful, though. I’ve seen courses based on ebooks, as well as stand-alone courses. If you have a method that you believe is valuable, and can help others, creating a course that helps others replicate your success is often a way to earn
money from your blog. You will need a way to sell it; there are plugins that can help you sell your course, and even handle payments and delivery. With the right plugin, all you have to do is check your PayPal account each day for payments.

Other Products

There are several other products you can create as well. Depending on your specialty, you can branch out into other products. Develop apps related to your niche blog, and choose to sell them. Create premium content and offer it for a subscription. There are freelancer clubs and organizations that purport to offer access to high-paying jobs, special seminars, and other benefits. You can start one of your own, if you think that you can offer a quality product that others are willing to pay for.

From social bookmarking sites, to webinars, to photography (sell your images), to just about anything else you can think of, it’s possible to branch out, offering products that are all your own.

While it can be freeing to offer your own products, remember that you still need to convince others to pay for them. But if you think that you can go no further as a professional blogger, branching out—even just a little to diversify your income—can help you find renewed purpose. You don’t even have to give up your blogging career if you don’t want to.

CHAPTER SUMMARY

Even though there are elements of freedom in professional blogging and other online writing, the truth is that you really aren’t “your own boss” in many ways. You are required to please others, and fulfill their requirements. However, you still have a great deal of flexibility once you establish yourself.

If you really want to move away from earned income, though, you need to offer more than blogger-for-hire services. Additional products, offered as extensions of your blog (or based on the authority you have built up with your blog) can provide you with more passive revenue, and expand your business.
CHAPTER 5

YOU NEED TO GET TO KNOW PEOPLE

One of the things that drew me to online writing was the fact that I don’t have to deal with people on a regular basis. I am someone who doesn’t always play well with others.

In an office setting, I get annoyed. I don’t like being managed, and I don’t enjoy managing others. Offices usually involve either being managed or managing others. Sometimes, as is the case with middle management, you are both managed and managing at the same time.

When I worked at a small-town newspaper, all the employees were required to take an in-depth personality test. It was meant to help us figure out how we worked best, and our supervisors were supposed to use the results to learn how to better manage us. My results indicated that I worked best when left alone to tackle projects on my own terms.

My ADD diagnosis adds a layer of social awkwardness to my interactions with other people. I don’t always know what to say or do, and sometimes I laugh at what’s going on inside of my head. While I like being around my (very few) friends, I’m rarely at ease with everyone.

Working online is the perfect career for me. I enjoy online interactions with others, and I don’t have to worry about managing others. (I really, really, really hate managing others.) However, I can’t stay in my little cocoon and keep interactions at email-length.

If you want to be successful as a professional blogger, you have to get out there and meet people.
ONLINE NETWORKING

You don't have to physically meet people in order to be successful online, but you do need to involve yourself with online networking. There are plenty of Internet places to get to know people in your niche, if you are willing to look around and engage.

Guest Posting

One of the classic ways to get to know other bloggers is to provide guest posts. This is not my favorite way to get to know other bloggers. As I've mentioned before, it’s a struggle for me to write for free. However, I've done it the past, and I'll probably do it again in the future.

Guest posting is a way to let others see what you can do, and get your writing in front of the eyes of new readers (and possible clients). If you want to increase the visibility of your own blog, you can guest post on someone else’s blog. If you want to point to some of the work you’ve done around the web to prove your competence as a writer, you can guest post on someone else’s blog.

I didn't realize how annoying it is to be inundated with guest post requests until I started my own personal finance blog. It’s frustrating to wade through emails that clearly use spinning software, or that are templates. Plus, it’s sometimes tough to weed out the clearly promotional submissions. And some of the submissions are just awful.

If you’re going to submit a guest post, it helps to get to know the blogger first. I’m much more receptive to posts from fellow bloggers that I consider friends.

There was a time when I annoyed blog owners with my submissions. Writing on behalf of someone else, I tried to place guest posts with carefully placed links. It was a thankless job, and I didn't always approach it the right way, either. In fact, I reached a turning point in my career when Luke Landes (Flexo) at Consumer Commentary rejected a guest post from me early on.

He doesn’t remember the incident (I mentioned it to him when we finally met in person), but it stuck with me. I realized that I needed a different approach if I wanted to really find success as a professional blogger. Luke’s straightforward email prompted me to adjust my thinking and strive to improve my writing. Now, I consider him one of my good friends, and I hope that if I submitted a guest post to Consumerism Commentary it would be accepted.
As you approach guest posting, here are a few things to keep in mind:

- **Get to know the blogger**: Leave a few insightful comments. Interact a little on Twitter and Facebook. Ask a question or two. You’re guest post has a greater chance of acceptance if the blogger recognizes you.

- **Adhere to the guest post guidelines**: Find out the guest post guidelines ahead of time. Learn the linking policy, and the topics the blogger prefers to address on the blog. Keep the blog post word count within the limits set by the blog owner.

- **Pitch ideas to the blogger**: Offer two or three possible titles with short descriptions of what you have to offer. Make sure that the suggestions you make fit with the theme of the blog, and are of interest to the blog’s audience. This means that you need to read the blog to get an idea of style and substance.

- **Proofread**: We all make mistakes. This book, despite my best efforts, probably has a few typos and grammatical errors. Minimize these issues by proofreading. While it’s not always possible to reach perfection, you can nonetheless make less work for the blog owner, and avoid rejection due to numerous mistakes.

- **Promote the post**: Let the blog owner know that you will promote the post when it is live. Your help on Twitter and Facebook can benefit the blog owner, even as you receive a little more exposure.

- **Keep your communication short**: When you email with a pitch, keep it to the point. State your interest in guest posting, and make your pitch. Ask for guidelines, or refer to the attached guest post. Thank the blog owner, and close.

Your guest post can be a great way to reach new readers and potential clients, but you need to approach it the right way. You’ll have more success if you take a little time to get know to other bloggers first, and the first step is usually commenting on others’ blogs.

**Commenting on Blogs**

I don’t comment on blogs much anymore. If something resonates with me, I leave a comment. When I first started out, one of my clients paid me a little extra to leave comments on other blogs. While I found the requirement onerous at first, I soon began to see the value.
The main benefit was that I became familiar to some of the bloggers. I left comments on blogs like Free From Broke and Bible Money Matters. I tried to make comments useful, and I avoided “Great post!” and “I agree!” like the plague. Newbie though I was to the online commenting game, even I could tell that those inane comments were nothing more than annoying to blog owners.

If you’re going to make comments, you have to stop being so damn annoying. If you don’t have a personal anecdote to share, or an opposing view (that you back up), or a little something extra to add, don’t leave a comment. Come back another day, when it’s another topic, and leave a comment.

Blog owners don’t want to see you reiterate what was said in the post, and they don’t just want a bunch of “yes” commenters virtually nodding their heads. These types of comments are clearly all about the quick links to a site. And that’s another pet peeve of many blog owners. The URL field in the comment is usually sufficient. Unless you’re linking to a very specific post for a very specific (and good) reason, no links in the body of the comment. PLEASE.

Another trend I find annoying is the practice of hiring people who are Not You to leave comments on blogs. Nothing says “I’m just in it for the link” like hiring someone to leave comments as “NotYourName@YourBlog.com” in the name field.

I get that the idea is to make sure that your blog is “out there” without you actually having to get out there and leave comments. It’s a time saver. Plus, if a link somehow doesn’t go through, your blog name is still there, front and center. But it’s still annoying. And many blog owners look at it as a form of insincerity.

The best option, of course, is to authentically connect by leaving your own comments. But you could always hire a ghostwriter to leave comments with your name—as long as you trust someone else to represent you that way. Or just have them their own name, without the addition of the blog name.

But I guess whatever works for you is fine. After all, I haven’t deleted comments from those who use those frustrating tactics, even though I’m annoyed.

No matter how you do it, comments are a great way to get to know other bloggers online. If your comments are useful, your chance of success is much greater—and you’ll soon become a familiar site around the blogosphere.
Social Media

I find social media tedious. However, it’s necessary for professional bloggers to engage with others this way. Twitter, Facebook, and Google Plus are practically requirements. LinkedIn is highly recommended, as is Pinterest (especially for lifestyle blogs that involve food and crafts). And it’s not all bad. Much of the time, it’s easier to keep up with what my fellow bloggers are doing by going through my Facebook feed or checking Twitter.

I also have to admit that social media has been good to me. I’ve received three gigs through LinkedIn connections, and one of them has turned into a long-term “job.” Clients have found me through Twitter and StumbleUpon. Two reporters from NPR have contacted me through my blog’s Facebook page.

For all my belly-aching about social media, the reality is that it’s a good way to make connections and become familiar with other bloggers. Social media offers you the chance to network effectively. You can begin building your brand, and reaching out to others on social media. These profiles also provide a convenient place for potential clients to find you and get a feel for what you’re like.

I know some bloggers like to have separate accounts for personal posts, and those for professional posts. While I have a Planting Money Seeds Facebook page, and a Google Plus page for the blog, I don’t do much with these accounts. My career is inextricably mixed with my life, especially online. But I can see why many bloggers like to keep those aspects of their lives separate. I feel a little bad sometimes that my “real life” friends and family end up with my blog post links.

But I don’t feel bad enough to keep my career separate from my personal life on social media.

When you set up your social media profiles, try to be consistent, using the same avatar and finding keywords that describe what you do.

If you are building a career as an online freelance writer, remember that YOU are the brand. That means that you need a professional-looking image to represent you. It took several years, but I finally had professional head shots taken—and I regret not doing it sooner. With an image on your social media accounts, other bloggers get to know you as a “real,” relatable person. And you will be recognized when the image on your social media profiles matches your bio image on guest posts.
Don’t forget about niche social media sites and bookmarking sites. My experience posting on Tip’d (before the plug was pulled) led to a number of good connections in the personal finance blogging community, and to a few gigs. Social bookmarking sites like BizSugar, Fwisp, Zoomit, and Healthbuzzing allow you to share your work, as well as connect with other bloggers.

With social media, it’s all about unselfishness. Just posting your own stuff won’t help you network effectively with other bloggers. You have to help others by posting their stuff (especially on Reddit and StumbleUpon—these sites will ban you for self-promoting too much), and voting on their submissions.

Post others’ great posts, and soon they’ll notice that you’re helping out. One piece of advice I’ve read in numerous places, from social media mavens, is that 80% of what you share on social media should be others’, and you should keep the self-promotion to 20% of your shares. I fudge this rule a bit. The stuff I share is usually things that I’ve written on others’ sites. However, if my fellow bloggers ping me and ask for help with a tweet or a share on Facebook, I’m always happy to oblige.

Many bloggers follow you back if you follow them on Twitter. Reach out through social media, and you can connect with bloggers, and find opportunities for guest posting and gigs.

And you’ll make some great friends, too.

OFFLINE NETWORKING

Even though technology has given us a way to conduct business without actually meeting someone in person, there’s still something about being in another’s physical presence—a connection that just can’t be duplicated no matter how many times you video chat.

Offline networking is sometimes a great way to meet other bloggers in person, get helpful ideas, and forge partnerships. Tom Drake proposed a blog partnership before we met in person, and even though I “knew” him online and through our Skype mastermind group, I was still ambivalent about it.

Meeting Tom at FinCon changed that. Talking to him in person, shaking his hand, and really getting a feel for who he is sold me on the idea of a blog partnership. That happens a lot at conferences. From NMX to BlogHer to World Domination Summit to the numerous other conferences out there, it’s possible to make deals and find clients.
There are numerous opportunities—including meetups and mastermind groups—to meet other bloggers offline, and get to know them. You’ll strengthen connections and build relationships that can be mutually beneficial.

**Meetups**

If you have an interest, there is likely a meetup group in your area. Whether you blog about technology, or parenting, or movies, there’s probably a meetup you can attend. You can go to Meetup.com and sign up to get together with bloggers in your area with similar interests.

It’s also possible to hold your own meetup by starting a group on a niche site or forum. Find out who lives in your area, and consider getting together. There are a few personal finance bloggers in Utah, but Jesse Mickelsen (one of the founders of Manteresting) lives closest, only an hour away. We occasionally meet for lunch—or take our kids to the dinosaur park not too far from we both live.

Seeing someone in person makes a difference, and you can get to know someone better in these social situations. There’s something sterile about online interactions, and it’s easier to trust someone when you meet them in person. Plus, if you hang out with other bloggers and affiliate representatives offline and you decide to like each other, it’s much easier to work together.

**Conferences**

Conferences not only provide a chance to network with other bloggers, but they also allow you a chance to meet affiliate representatives. During FinCon12, almost all of my time between sessions was commanded by affiliate representatives and potential clients. I came away with three new gigs and several new contacts, as well as an “in” for a number of affiliate programs. The approval process with many of these affiliate programs went much faster after I met the representatives in person.

The first Financial Blogger Conference in 2011 allowed me to meet a number of my clients in person for the first time. I felt as though I knew most of them already, since we had been working together for two or three years. Meeting these bloggers seemed natural, but it was clear that the connection strengthened with that in-person meeting. That stronger tie translates into your professional life when you
return home. Working relationships are stronger, and, for me at least, there’s a strong loyalty factor.

Even though I feel fairly comfortable when meeting with friends at a conference, I still have to put on my “game face.” I’m not naturally an extrovert; I have to work at being social with people I don’t know. But hanging back while at a conference won’t help you make connections and land gigs. So, at NMX in New York City I walked up to Adam Baker from Man Vs. Debt and introduced myself prior to a panel he was sitting on. I was tongue-tied and made an idiot of myself, but I did it. (Later, after a networking event, he pulled me out of the way of the cab he was hailing after my heels tripped me up and off the curb.)

As much as I enjoy hanging around with my friends, I make an effort to meet a few new people at a conference, pass out my business cards, and try to close a few deals.

Speak at Conferences

You can gain more prominence by speaking at a conference. Do a good job, and you can attract new clients to your blogging business, as well as encourage others to read your blog. Often, while I’m sitting in a conference session I enjoy, I look up the presenter’s social media accounts and follow him or her right then and there.

Speaking at a conference can be a great way to raise your visibility as a professional blogger, and draw attention to your services. Plus, speaking at a conference provides you with additional credibility. It’s something you can point to when someone wants to know about your credentials as an expert.

I’ve never actually spoken at a conference, though. I can’t quite raise the confidence to make an entire presentation. And I certainly don’t have the confidence to get up and do an Ignite-style presentation.

If you aren’t confident about your abilities as a presenter, consider participating in a panel discussion. In some cases, it’s much easier to answer questions put to you (and three or four others) than to create a 45-minute presentation.

Mastermind Groups

If you are looking for new ideas, or if you want feedback on your latest project, a mastermind group can help. A mastermind group is different from a meetup or
conference. A meetup is more of a social occasion (even though it offers a chance to make contacts), and a conference is huge, aimed at providing useful, but somewhat general, information.

Mastermind groups dig down into the specifics. You can have an informal mastermind group, like the two I participate in on Skype, or you can have a formal group that meets together at set times to share ideas. No matter how you do it, you can find answers for problems and new ideas for improving your site.

A writing mastermind group can help you hone your craft. A blog mastermind group can provide you with ideas to create a more profitable blog. If you are weak on marketing yourself, SEO, or the technical aspects of blogging, mastermind group members can provide the right advice. Often members of mastermind groups have different strengths, so you can share your expertise and benefit from the expertise of others. This is an amazing way to network offline (or even online) and improve your abilities as a professional blogger.

**HARO AND BECOMING A RESOURCE**

If you really want to get to know others, you can become a resources at HelpAReporter.com (HARO). A number of mainstream media outlets and bloggers use HARO when looking for sources.

My answers to HARO requests have led to a few media mentions. I once spent the better part of a day being filmed about my credit-card-application-stuffed mailbox. The piece, editing me into the role of consumer, rather than expert, aired in several markets on network affiliates. It was a lot of work for almost no glory, but it does provide me with something for the “media mentions” page on my blog.

Other HARO requests have proved more useful. I’ve been a guest on podcasts and radio shows, and interviewed for a piece on a career blog. If you are consistent about submitting pitches, you can catch the attention of members of the mainstream media, as well as raise your own profile.

**Social Proof**

One of the best things a professional blogger can have at his or her disposal is social proof. This is the idea that you are legit because of where you have appeared in
the past. If you have appeared on a prominent website, or if your work appears linked to a respected media outlet, others will view you as “worthy” of their time.

HARO can help you build social proof. If you provide information that a reporter uses, you can mention it on your site. There’s a reason that so many bloggers and experts proclaim where they are “as seen on.” Not only does it cue Very Serious People in on your credentials, but it also tells visitors to your blog that you can be trusted.

Including a few of your mentions in the bios you provide to other site owners for your guest posts and staff writing is also a good idea. Let others know that you have respectable links, and that major publications have used your work, or linked to you, and you will draw more clients to your work—and justify charging higher rates.

Creating a HARO Pitch

Reporters and others looking for story sources post queries on HARO. An email goes out a couple of times a day, listing the stories that reporters are looking for. (You can sign up for special emails related to your niche, if you don’t want to wade through everything.) Many reporters pose specific questions in the queries, and state what they are looking for in sources. This makes it easy for you to skim the list and see if there’s something that you qualify to speak to.

If you want to respond to a HARO pitch, here are some guidelines to follow:

- **Read the query thoroughly and address it:** Before you fire off your pitch, read the query carefully to make sure that you meet the requirements. Do you have the qualifications the reporter is looking for? Are you answering the questions asked? Have you formatted the subject line as requested?
- **Keep it short:** One of the best things you can do is keep your HARO pitch short and to the point. If the query asks for a few tips, offer three to four tips with short explanations. Make your points quickly, in a paragraph. Unless the query specifically asks for something with more detail, try to be short.
- **Contact information:** Include your contact information in the pitch. This includes your name, email address, and phone number (if you don’t mind receiving a call). Make sure you really are available for an interview if the reporter is looking for one.
• **Respond quickly:** HARO queries receive dozens—and even hundreds—of replies. The higher-profile the outlet, the more replies a query receives. This means that if you want to make an impression, you have to be one of the first to get your pitch in. Take note of when the HARO emails arrive in your inbox, and be ready to answer queries as quickly as possible. If you don’t mind paying for a premium membership (you can sign up for the basics for free), you can receive query emails earlier, giving you an edge.

Realize that you might submit many HARO pitches before one of them is picked up and used. That’s just the nature of the beast. But if you are persistent, you can use HARO as a way to make connections in the media world. If you provide good, solid information, you can become a go-to source for journalists. Here are the contents of a pitch I wrote that that landed me a link on a high-profile blog:

My name is Miranda Marquit, and I provide financial content to a number of blogs. I am available to speak (or email) about my biggest money mistake, which is leaving college with more debt than I needed to: Student loans and credit cards. I shouldn't have needed student loans, and there was no reason to rack up the credit card debt I did.

Best, Miranda
Miranda Marquit
Freelance Writer. Professional Blogger. WAHM.
Author, Community 101
www.PlantingMoneySeeds.com
www.MirandaMarquit.com
www.twitter.com/MMarquit

Here are the contents of the pitch that resulted in my being used as part of a news package:

My mailbox has been stuffed with them -- and we get three offers for almost every card: One for me, one for my husband, and one for my business.

Best, Miranda
With the first pitch, my quote was used without further contact. The blogger simply took the quote and used it in her post, giving me proper credit and linking to my blog. For the second pitch, the publicist in charge of creating the news package emailed me to arrange a time for filming.

Use HARO to Find Sources

Some of my clients prefer primary reporting. If you are willing to interview others, it’s possible for your to charge more for your writing. When I wrote for PhysOrg, I frequently spoke with research scientists about the latest breakthroughs. I also use quotes from primary sources in posts I write for some of my blogging clients.

HARO is a great resource if you want to find an expert for comment. Even on the more obscure blogs, it’s possible to receive a few decent pitches. Publicists, bloggers, and even academics frequently check HARO, looking for opportunities to build a reputation. You can take advantage of this by crafting queries that specifically address what you want to know, and clarify the credentials you are looking for in a potential source.

Here is a sample query I used that garnered me a number of quality sources to choose from:
Establishing yourself as a “reporter” can help you increase your legitimacy as a blogger. Properly quoting primary sources shows that you have some journalism chops, and that can be a big help down the road. Plus, you get to connect with interesting people might be able to provide you with networking opportunities in the future.

CHAPTER SUMMARY

No matter how anti-social you feel, success as an online writer requires some degree of networking. For many (myself included), it’s easier to carry on relationships over the Internet. I enjoy conferences and meeting in person, but it’s a lot of stress and work for me. However, I keep with it because it’s a chance for me to connect with people who “get” me to some degree—and it provides the opportunity to build stronger relationships.

Any networking you can do is a good thing, however. Take the time to build solid relationships with clients, writers, and affiliate managers. Look for ways to help—and be helped by—members of your network. You’ll receive more enjoyment from your work, and find more success.
Professional bloggers are often expected to wear a number of hats. Unfortunately, after a while that can become wearing. You can get involved with a variety of activities that are hard to quantify and charge for. Additionally, some clients expect you to share on social media, or engage in other activities that you might not specifically have contracted to do.

In this type of environment, it’s easy to become overwhelmed with what’s expected of you. Soon, you realize that you are doing hours of extra work each day—hours that you might not be compensated for.

Take a step back, and realize that you don’t have to do everything.

I’M A WRITER, DAMMIT!

I am a writer. It’s what I like to do. All this other stuff—the social media promotion, the SEO, the link building—is stuff I loath.

It’s true that I do a little of it, and that I have to show a little savvy when it comes to social media and SEO. I’m willing to do a little link building, but it’s nothing official. I make it clear that I don’t offer those services at any price.

If you don’t want to provide the auxiliary services, be clear about what you do. When describing my services to potential clients, I am up front about how it works on my end:

- **I’M NOT AN SEO EXPERT:** While I’ll incorporate your keyword requests into posts, I’m not going to do the keyword research, or be responsible for how well the post places in the SERPs. I provide content. That’s it.
- **I’M NOT A SOCIAL MEDIA MAVEN:** I try to tweet all the posts I write (which also means they end up of Facebook). I might even occasionally arrange a submission
to a social bookmarking site. But it’s not guaranteed—especially if you don’t have my posts appearing on a regular schedule. But I’m not going to develop and coordinate a social media strategy. I provide content. That’s it.

- **I hate blog carnivals:** Under no circumstance will I submit a post to a blog carnival. I hate submitting. If you’ve seen stuff I’ve written in a blog carnival anytime in the last couple of years, it’s because the site owner submitted it. I sure as hell didn’t. If you want a blog post I’ve written in a carnival, you’ll have to submit it yourself. I provide content. That’s it.

Did I mention that I provide content, and that’s it?

**Link Building**

Some professional bloggers provide link building services. That’s fine. They often charge for these services. I guess that’s fine, too, if you aren’t concerned to much about Google’s terms of service, and how paying for links in that manner might be viewed if you’re found out.

But it’s not a service I provide. I do have a few clients who are interested in linking out to other blogs, and possibly having other blogs link to them. In these cases, I link to a relevant article I’ve written on another blog. Sometimes I link to something I’ve written for the *U.S. News & World Report* investing blog. But it’s never organized, it’s never guaranteed, and there aren’t any specific keywords/anchors involved. And I don’t charge.

I won’t accept money to place links in posts I’ve written, either. I’ve had several blog owners approach me and ask if they can pay me to slip links into posts I write for other blogs. Personally, this sort of thing leaves a bad taste in my mouth. It’s like getting double pay for writing one article. Second, since it’s the site owner that owns the content and blog, s/he should be getting the payment, not me.

While I could work something out with site owners, it’s really not something that appeals to me. It’d be a lot of work and hassle, and I don’t want to deal with it. I’d rather use the time to write.

If a blog owner approaches me about writing a specific article for his or her site with a particular link and keyword, as a sponsored post from someone else, I’m happy to oblige. I have a few blogging clients who, instead of accepting a sponsored post,
charge extra to have me write the post. I am paid a premium, since the post is, in fact, sponsored.

The distinction here is that the blog owner arranges everything. I simply write what I am contracted to write.

Community Manager

One of the growing areas of freelance interest is that of “community manager.” Many professional bloggers make the leap from writing blog posts to providing community services to other blog owners. This includes finding other writers, managing Twitter and other social media accounts, dealing with comments, and basically trying to grow a loyal fan base. Community managing isn’t my cup of tea, but freelancers like Carrie Smith from Careful Cents do a great job of adding this into their services.

Blog editing can also fall into this category. A professional blogger can make the leap into managing other bloggers, scheduling posts, and coming up with ideas so that the blog owner has more time to grow his or her business. John Frainee and Kevin Mulligan are both professional bloggers who have made inroads in blog editing services.

I don’t enjoy editing very much, and I hate managing others, so blog editing is not something that I’ve really considered. But it can offer a great expansion opportunity for a professional blogger who wants to try on a different hat.

Placing Guest Posts

This is another service that I hate to provide. In the past, I’ve contracted to write guest posts and try to place them on blogs. I hate, hate, hate doing this. In order to offer services placing guest posts, you need to:

- Keep track of who you’ve contacted
- Coerce blog owners into taking you seriously and accepting your post
- Make sure that a specific link and keyword is included
- Follow up to make sure that the post is published
- Ask for the link to be added if it’s been left out
Most of the time, you aren’t paid for what you write; you are paid for what you place. So if you have a hard time placing a guest post, you aren’t paid for the time it took to write the piece—not to mention all the time you’ve spent trying to get the damn thing published.

If you want me to write a guest post for you to post on someone else’s blog, I’m happy to. I have some clients who ask me to write guest posts as myself, and they offer the post elsewhere. Others just want me to ghostwrite posts that they can publish elsewhere with their own bylines. Either arrangement is just fine with me—as long as the blog owner is the one finding a home for the blog post. This way, I get paid for providing the content, and placing the post isn’t my problem.

There have been times that I’ve agreed to place guest posts. No matter how much I’m paid, I lose interest every time. It’s just not worth the money to me. Trying to keep it all straight, and dealing with the organizational/bureaucratic headache wears me down. I get tired of having to check back with blog owners, verify publication, and manage related tasks. I’m not really into administration—I really just want to write.

When I do agree to place a guest post, I add a hefty premium. Because of how much I hate to do it.

An arrangement that some blog owners are starting to use with my writing is one in which they arrange to pay for a post that I write as part of my regular contract. One of my clients will approach another of my clients, and offer to pay for an extra post on his or her blog. This extra post includes a link and keyword. This works out well: I’m involved only minimally, writing the post and inserting the appropriate link as requested. And I need to make sure that I bill the right person for the post.

I do have one client that pays me to do something similar on blogs I regularly write for. However, he usually approaches the client first (at my request), and makes the arrangements. Then, I provide the posts. In order to do this, though, it’s vital that I am completely above-board in my dealings so that my work is only paid for once.

I know of one professional blogger who made a similar arrangement. However, instead of approaching both blog owners, she simply agreed to place the link. She tried to get paid by the blog owner for the content, and then paid by the other blog owner for placing the link. This is not an approach I take. I don’t believe in getting paid twice for one post.

You have to figure out your own comfort level and decide how to best make money for your business.
Charging Extra

If you find yourself providing the above services, you should charge extra. Clearly delineate what you are willing to do for a client, and make it clear that content creation doesn't include all the marketing that some might want to go with it. When someone asks you to manage other bloggers in addition to your content duties, start discussing a change to the payment agreement. Before you begin fulfilling additional responsibilities.

SAYING NO TO GIGS

Sometimes, it makes sense to say no to a gig. I've been asked to run social media networks; I said no. I've also said not to SEO consultation. It’s not what I do, and it’s not something I feel comfortable doing.

Part of it probably has to do with the fact that in those situations you have to achieve measurable results. Let’s be honest: When you provide content, that content is the result. It doesn't need to bring in a certain number of pageviews or go viral. Its purpose is to provide something readers can use, and to show the search engines that the blog offers fresh, relevant content. Plus, the world of search engine marketing is always changing. Google’s recent changes might mean that many SEOs are in trouble if they don't adapt.

Quality writing is always quality writing.

Also, the uncertain part of me, the part plagued by self-doubt, isn't sure that I can achieve desired results with consultation or with social media. It’s why I do my best not to over-promise when I agree to a job. And it’s why I'm clear that I'm a writer.

Sometimes I say no even to writing gigs. Deciding which gigs to accept, and which to reject, is difficult and requires careful consideration. Some of the items I consider when deciding which professional blogging gigs to take include the following:

PAY: One always has to consider pay. How much does the gig pay? One of the hard decisions to make is between a gig that pays a little less, but that is consistent, and a gig that pays more, but that might not be regular. I have several gigs that don't pay as well—but they’re consistent. The smaller gigs form the basis of my (and my family’s) income. I have well-paying regular gigs as well. But the serious money-makers are few and far between.
I am fortunate enough at this point to be able to support my family with a core of professional blogging gigs, supplemented with less regular work, including ghostwriting books, writing press releases, and creating custom articles and posts.

Because of this situation, I am able to set my own rates on new work. Before I take on a new gig, I consider the pay, and negotiate what I am interested in receiving. There are lots of reasons I take on work, but one of the main reasons is whether or not the pay is in line with what I want.

**Time:** Another consideration is time. If I don't have the time to devote to a gig, I'll say no. In the past, I've gone through burnout cycles, due to the amount of work I've taken on. At first, as a struggling freelancer, it's hard to turn down work. You don't want to say no to anything, because you don't know when the next opportunity will come along.

As you build your client base, and land more gigs, though, it makes sense to cut back a little, and say no to some gigs. Weigh the amount of time you want to spend on work, with how much you actually need to do. Consider, too, what else you could be doing.

Just after FinCon11, I realized that I wanted more time to spend with my husband and son, as well as to relax a little on my own. I raised rates and reduced my workload. However, even after doing that, the work commitments began adding up. I said yes more than I wanted to, and I soon found myself stressed. In fact, I reached a point where I just sort of broke down. I went four days without doing any work at all, beyond what absolutely needed to be done.

I wanted time to work on other projects, including more time to work on Planting Money Seeds, as well as the infrequently-updated political blog that no one reads. And I wanted to write a book or two of my own. I realized that I didn’t have time to do these things because I was always working on others’ blogs.

Find your own balance; once you reach the point where you feel stable about where you are, you need to begin considering your time as you decide which gigs to take.

It’s been said that you can always make more money later, but you can’t replace time spent. Once you use that time, it’s gone forever.

**Interest:** If I’m not interested in the gig, I’ll say no. While I wrote about all sorts of boring things that I had absolutely no interest in at the beginning of my online writing career, I now make it a point to accept gigs that hold some interest. I
didn't have a choice early on, and you might not, either, if you’re doing it to support
your family. But once you establish yourself, you have more options.

I also consider how the gig will help my career. If I want to beef up my credentials
in a specific area, whether it’s family finance or entrepreneurship, I’ll make the time
for a gig that holds my interest. You are far more likely to provide quality work if you
are interested in the subject matter.

If you don’t think that you will enjoy the gig, or if you aren’t getting paid enough
to make up for the fact that you won’t enjoy the gig (and you have the option), say no.

**When to Fire a Client**

What happens if you decide to say no after the fact? Deciding to fire a client is a
tough choice that sometimes has to be made.

At one point, I had a client who paid twice my normal rate (at the time) for
content. I thought I was in heaven. However, pretty soon the demands poured in.
Could I do this? Could I do that?

Were the demands reasonable for the rate?
Probably.

Did I want to deal the demands?

Nope.
So I fired the client.

There are other times when it becomes necessary to fire a client. If you aren’t
comfortable with the ethics of the client, or if you are being asked to do something
illegal, it makes sense to move on. As quickly as possible.

Additionally, there are clients that continue to make demands beyond the scope
of the work—even after you’ve spelled out what you will and will not do.

One of the toughest working arrangements I had was with a client who didn’t
want to pay my rate. So we compromised. I’d write shorter pieces, and he’d pay
half the rate. At first, this seemed like it might work. Unfortunately, after the first
couple of posts, he wanted more detail. Always more detail. Pretty soon, I was doing
“regular” sized posts—but only getting paid half. After about two weeks, I quit. He
wanted 1,000-word posts at a 500-word rate. It was a lot of time and effort on my
part, for not nearly enough pay.

I’ve found that, in some cases, it’s the clients that pay the lower rates that are the
most demanding. Many of them are intent on getting the best deal, and squeezing
every last bit of “value” from you. This is one of the reasons that I avoid freelance bidding sites. The bargain shopper is always looking to wring you out for as much as you are willing to give.

These days, if I have a client lowballing me, I move on. I just don’t want to try to convince him or her that I’m worth the price.

I also have difficulty with clients who fiddle too much and play editor. Yes, as a writer, I need editors. Editors are great. They give direction to your work, and a good editor can help you become a better writer. However, I had one client who edited for the sake of editing. He felt like he wasn’t “doing his job” or “getting his money’s worth” if he wasn’t telling me to change something. Each. Time. Most of the time, the changes did nothing to improve the post. It was just busy work. After a while, I couldn’t take it anymore and I fired the client.

**HIRING HELP**

Sometimes, as a professional blogger, you don’t want to do everything yourself—but you still want to offer certain services. In these cases, it can make sense to hire a little help.

**Virtual Assistants**

I submit posts to social bookmarking sites on occasion as a value-add. There is no guarantee that posts I write for you will be submitted; if you want a guarantee you can pay me for social submission services. But I think it’s nice to submit on occasion, just as an extra bonus to valued clients.

But I dislike social media and submitting. I especially hated it when I was spending between 45 and 60 minutes every day submitting to social media and voting on others’ stuff to keep my accounts in good standing. What a time suck. I faced a conundrum, as I wanted to keep providing this valuable service.

So I hired a virtual assistant. She takes care of the social submissions for me, and votes on others’ work. My VA does it from my account, so that I can keep building goodwill. She also manages the Planting Money Seeds Facebook page. And she does a better job than I did when I was “in charge” of it.
A VA can help you with a number of tedious blogging-related tasks from performing research for blog posts to submitting to blog carnivals to answering emails to managing your Twitter account. I have a couple of blogging buddies who use VAs to run keyword searches and update meta information on old blog posts. If it’s tedious and takes you away from what you really enjoy (writing!), consider hiring a VA to handle these tasks.

Depending on what you hire the VA to do, and how experienced s/he is, an assistant based in a developed country like the United States or Canada will run you anywhere between $10 and $30 an hour. I know professional bloggers who hire international assistants for much less. The Philippines is a popular source for VAs because many Filipinos speak good English, and work for between $2 and $5 an hour. (My VA is U.S.-based and I pay $15 an hour.)

**Ghostwriters**

Even though I provide blog ghostwriting services to my clients, I don't usually hire a ghostwriter. The first time I hired a ghostwriter, it was a disaster. And by disaster, I mean plagiarism.

Not too long ago, a blogger was caught red-handed plagiarizing content and passing it off as his work. Whole sentences and paragraphs. Other bloggers derided him when he blamed it on ghostwriters.

However, I had a little sympathy for him—just in case it was true—because of my own experience. Back in my keyword article writing days, I hired a ghostwriter to help me pound out articles on a higher-paying project. Unfortunately, I didn't check for plagiarism before turning the posts in. The client came back to me and, luckily, gave me an out. “Um, did you send me your research instead of your posts?”

“Oh yes,” I fibbed. “Sorry about that.” I hastily re-wrote all of the offending articles and remain reluctant to hire ghostwriters, although I am softening a bit.

For many bloggers and business owners, ghostwriters are heaven-sent. If you want to keep your name “out there,” you can hire ghostwriters to do your work for you. As long as you trust the ghostwriter to represent you accurately, and as long as you take the time to check and edit the work, it can be a good arrangement.

You can charge your rate, and pay the ghostwriter less. You keep the difference. If you want to scale up your business without personally taking on more work, a ghostwriter can be a big help.
Staff Writers

If the idea of ghostwriters worries you, hire staff writers if you want to scale up. You can turn your professional blogging into a business that hires other professional bloggers and farms the work out.

You can also use staff writers on your blog. Many of the blog clients I have right now hire staff writers in order to free up more time for other activities. You can use staff writers as well. Additional writers can add more voices to your blog, and take some of the edge off when it comes to the amount of work that you do.

My issue with hiring staff writers is that I don’t want to manage them. I can barely tolerate managing the guest posts I receive for Planting Money Seeds. I can’t imagine having to manage staff writers and pay them besides.

Other Help

You can hire others to take care of tasks that distract you from blogging, or that you aren’t comfortable doing. You can outsource payroll (if you have employees), social media, blog design and editing, and other duties. If you think you can be more effective by hiring someone else to perform some of your professional blogging chores, it may be worth the cost.

WHEN IS IT TIME TO MOVE ON?

After a while, many professional bloggers begin burning out. I have feelings of burnout at times. Mostly, I keep the feelings at bay by occasionally dropping a few clients. This is often hard for me, though, since my clients are awesome. Deciding which clients to drop is always a difficult decision, since I like many of them—and even know them personally.

However, dropping clients is often the only thing that keeps me sane when I start feeling overwhelmed by what I do.

There are times that I fantasize about not blogging for other people at all. What if I could just focus on my own blogs? What if I could write a book? What if I could dabble in fiction? All of these what-ifs start to pile up sometimes.
I like writing for others, but there are times that I wish I didn’t do quite so much of it. I’m stuck doing it almost by default. I can’t quit because my family relies on the income too much. Much like the individual stuck in a more traditional job, plugging away because s/he doesn’t have the resources to explore new options, sometimes I feel trapped. I can’t just drop every client paying less than a certain rate because, well, we need a place to live and food to eat is a nice thing. My husband’s current income just isn’t enough for us to maintain our current lifestyle.

We could go frugal, like so many others have, but it’s not something I’m excited about. Plus, I like what I do most of the time. I don’t actually want to quit.

Raising rates and cutting my workload helps. But there are times I wonder if I need to move on. As a professional blogger, you need to recognize when you are getting burned out. Finding something else to fuel your passion can help you stay engaged and help you maintain the quality of your work.

Here are some of the indications that it might be time to change things up with your professional blogging career:

- Every day feels like a “job.” We all have days that we don’t feel like doing anything. But if each day as a professional blogger starts feeling more like a job and less like freedom, it’s time to move on.
- The quality is slipping. Again, we all have “off” days. But if low quality becomes consistent, it might be time to move on.
- You wish someone else could do your work. If you are hiring people to do more and more for you, it might be time to branch out in a new direction, or at least change your focus.

Another consideration is whether or not you want to keep working for others. Remember that professional blogging is still earned income. Projects that can move you to the point where you rely less on the active work that you do, and more on income from passive sources (or income from the work others do) can help you take your professional blogging from something you do to a business that you can expand to the point where others are doing most of the active work, and you receive the profits.
CHAPTER SUMMARY

In the present climate, many clients try to get a “jack of all trades” writer to provide SEO support and promotion services. You don’t have to do it. Decide what you’re willing to do, and what your fee encompasses. Then be clear with potential clients about what you will and will not do.

Also, think about what you might want to do beyond professional blogging. Perhaps there is another hat you want to try on. You can branch out into related services, providing yourself with a challenge, and increased fulfillment.

Just remember to ask for appropriate compensation.
CHAPTER 7
EVERYONE WRITES THE SAME STUFF

No matter your blog’s niche, you’re going to have overlap with other bloggers. As a professional blogger, you’re going to see a lot of the same things—and you’re going to write a lot of the same things.

From January to April, I write a lot about taxes. Common deductions people miss. How to check for your tax refund. How to eFile. The list goes on and on. And on.

In March and April, everyone writes about Spring Break. From May to July it’s all about how to save money on your wedding or on your summer vacation. From August to September, it’s all about Back to School. And the number of “X Frugal Christmas Gifts” posts during November and December is practically limitless.

It’s not just the personal finance niche, either. Almost every parenting blog out there has a post (or multiple posts) on potty-training. Tech blogs all review the latest gadget. Celebrity blogs all cover the latest scandal. All wedding blogs have a post somewhere on how to save money on the dress. No matter your niche, everyone is writing about the same things. From the latest news to a popular how-to, bloggers go with the flow.

Evergreen content may not come out at the same time, but many blogs include basic posts. Whether it’s a basic post about how to set up your blog using WordPress, or a post listing the basics of good SEO, or a post about how a savings account works, these evergreen subjects are basic and often contain what many consider “common sense.” It also means that there isn’t much new to add on the subject. But if your blog is about a certain subject, it seems almost required that you cover the basics at some point.

Once you factor in affiliate deals, news items, the fundamentals of your subject, and seasonal topics, you realize that a number of bloggers are writing about the same thing (and often at the same time). In the personal finance world, you run into tons of credit card review posts. Credit card reviews are huge money-makers because of
the affiliate income. Everyone in the affiliate program is going to write a credit card review. And the credit card reviews are going to be very similar. When Barclays came out with its rewards card in the United States, there was a two-to-three day period when the personal finance blogs were all offering reviews. My blog was one of them. We had all been given a list of features, and even a bit of spin we could use as part of the review.

There’s only so much that can be written about the virtues and drawbacks of a particular credit card. But the same goes for other blogging niches as well. When a company sends out a free product to parenting bloggers, all of those bloggers write reviews. Add in an affiliate commission, and the reviews are mostly glowing. It’s just the way it is.

But it’s not just bloggers. More traditional media outlets are in the same boat. Many of the news websites are looking for content, and they draw on press releases and newswires. Actually, this has been going on for decades. Newspapers and broadcast stations around the world have relied on newswires for information. Just pull a story off the newswire, and put in the newspaper. Get a news package and air it. It’s quick and easy. And it means that a certain amount of news content—even from the “reputable” MSM—is pretty much the same.

The Internet makes all of this even easier. Press release distributors provide ways for many to add content quickly and easily to their sites. Many news organizations quote entire passages from press releases. There’s a reason press releases are written like news stories. It’s easier for news editors to just grab and publish.

This means that, at some point, you need to find something to differentiate yourself from everyone else.

**ADD YOUR OWN SPIN**

With everyone writing the same stuff, you need to find a way to stand out—at least a little bit. When it comes to writing your “X Best Student Credit Cards” post, that’s going to be practically impossible. But there are other ways to make sure that most of the content on your blog has a little more personal view.

Even when I write for others, I try to give the topic it’s own spin. This is especially important when I’m writing five different posts, for five different blogs, on back-to-school shopping. I always start my writing from scratch so that I can try to put in
a different perspective. The English language provides almost limitless possibilities. This is great because a professional blogger is put to the test regularly, trying to find ways to create original content each time a post has to be written about finding the best high-yield savings account.

Some of the ways you can add a touch of originality to your content include:

- **Personal Stories**: If you have a personal experience, or if someone you know has a personal experience, add that into the post. When I first started as a professional blogger, I left my own voice out of my writing much of the time. However, as the years progressed, I injected more of my own experiences into the narrative. Even when I'm posting on other blogs, I add in personal experiences. This works well, since many of my clients prefer me to write from a place of my own knowledge.

- **Extra Research**: Sometimes, I put in extra research to provide a more personal touch. Cite studies (make sure to include links) and look for information that brings a little extra credibility to your piece. Of course, you also have to weigh the time it takes to do the extra research with what you are getting paid. To be perfectly honest, if a client is paying me on the low end, I'm not going to put in anything extra. You get what you pay for. Those who pay me a little more often receive a little more.

- **Interviews**: Talk to someone else about the subject. This is a great way to inject originality into your writing, even while covering a tired subject. Interviewing takes time and effort. I'm not going to conduct a half-hour interview to write a post that I'm not being paid very much for. As a professional blogger, you have to balance the time you spend adding extra touches to your posts with your daily or hourly rate of pay.

- **Play Devil’s Advocate**: Is everyone talking about the virtues of index funds? Take the opposite view and mention some of the downsides to investing in index funds. Back when it seemed every personal finance blogger was talking about how you need to cut up your credit cards, the few who talked about using credit cards *all the time* for the rewards stood out. Even if you don't agree with the devil’s advocate position, you can still add a personal touch by arguing it, and exploring the subject from a different side.
Try to add something personal to what you write; otherwise, it’s going to be the same content as everyone else’s. And you’re going to run into plagiarism issues.

**PLAGIARISM**

Did you know that you can plagiarize yourself? As a professional blogger, it’s vital that you void this pitfall. Just because you wrote something for one client doesn’t mean that you can turn around and use the exact same content for someone else.

I start every post from scratch. When you’re writing your tenth post on the difference between a tax deduction and a tax credit, you have to use different words, and present the information in a different way. While you don’t have to worry too much about plagiarism of ideas (everyone’s written about tax deductions and tax credits, and there’s only so much “original” thinking that can be done) when it comes to “common sense” and “basic” subjects, you still need to avoid copying others—and avoid copying yourself.

Many professional bloggers have a hard time wrapping their heads around the fact that the things they write don’t belong to them. I have written thousands of blog posts for scores of clients over the years. None of it belongs to me, even though the words are mine. Each post has been sold, bought and paid for. Only the posts I’ve written on my own blog are mine to do with as I wish.

This means that I can’t just take something I’ve written on a similar topic for someone else and copy and paste it into another blog post.

And, of course, you certainly can’t copy and paste what someone else wrote and pass it off as your own.

**Did Someone Just Plagiarize You? Probably Not**

Online writing is full of people writing about similar topics, and using others’ ideas to inspire their own writing. (Offline writing is the same way. What fantasy writer hasn’t been inspired by Tolkien? Tolkien himself was inspired by other sources.)

It’s especially difficult when you think that you are coming up with some pretty original content, only to find that someone else has posted similar items before, or that someone else posts something similar on the same day, or in subsequent days. And the lists.....
Oh my heavens, the lists. Anytime you write a big list about gifts, you are going to run into overlap. A list of frugal Mother’s Day gifts is going to include many of the same items. I know. I recently saw a whole host of them. And while no list was exactly the same, I saw a number of similar gifts. Anytime you write a “best of” credit card post, you’re going to be including the same cards that everyone else.

There are days that I see something written by another blogger, on a similar topic I have addressed, and taking a similar approach, and I wonder if my work has been plagiarized. However, I am slow to make such a charge. In fact, I never make the charge. Mainly because I hardly think that I am the only person to come up with something. If I’ve had a thought, or if I’ve come to a particular conclusion, it’s not unreasonable to think that someone else will come to the same conclusion.

I began writing about the idea of spending on what’s most important (prioritizing spending) on various sites almost from the beginning of my career, but I’m not the only one who has ever thought that way; it’s a logical conclusion that can be drawn by anyone who thinks about spending, and wants to move away from the position that frugality is the only answer. Just because others write about the same thing doesn’t mean that they are plagiarizing. In fact, the blogosphere is so full of people in various niches covering the same thing that it’s hard to get away from some ideas, whether it’s yet another impassioned defense of breastfeeding in public, or whether it’s “churnalism” in the form of the latest talking points on some political scandal.

We access what psychologist Carl Jung termed a “collective unconscious.” Noted mythology expert Joseph Campbell talked about the “monomyth” present in many narratives from around the world. With the modern world’s media influencing our thoughts and ideas constantly, and with so many of us watching and reading the same things, it’s no wonder that bloggers so often write about the same things. It seems as though the monomyth and the collective unconscious are everywhere.

Before you decide to accuse someone else of plagiarism, take a step back. Where do you get your ideas? Unless you can show that someone copied you word for word, without attribution, take it easy on the charges of plagiarism.

Do your best to be scrupulous, and avoid claiming others’ work as your own.

ATTRIBUTION

If you are using others’ ideas and words, you need to make sure that you properly attribute them. The “hat tip” is an essential part of blogger etiquette. I regularly link to
those who have inspired a blog post topic. And, if I use a quote from another source, I attribute it. I also try to be scrupulous about attributing ideas and inspiration.

For the most part, you can avoid problems with plagiarism by remembering not to take credit for someone else’s work. However, realize that quoting long passages or entire posts, even with attribution, can still get you into trouble. In many cases, you need permission to use such long quotes—particularly if you use a post in its entirety.

Attribution is also important when you use others’ images. Check with the rights on images before you use them. Even Creative Commons images often require that you use a specific type of attribution when inserting an image into a post. Make sure you understand the license, and that you give credit as requested. If someone asks you to take down an image, or modify the way you attribute it, do so. The image isn’t yours; it belongs to someone else.

CHAPTER SUMMARY

In the blogging world, it’s hard to write something completely original all the time. Between news, reviews, basic principles, and affiliate programs, your content is sometimes similar. Try to find a way to make it your own by offering a different spin, or injecting your own thoughts or commentary. And make sure you attribute other sources when appropriate.
Cash flow management is always important. But it’s especially important when you’re a professional blogger, and you are paid irregularly.

I can’t count the number of times I’ve been frustrated as I’ve scrambled to move money from my emergency fund to my primary checking account, or just pulled out the credit card to take care of something, because I’m waiting for clients to pay in a timely manner.

One of the worst things about being a freelancer of any type is knowing that you “have” $2,000 coming, but it’s just not there yet. And in the mean time there are bills to pay, and you’d like to get the grocery shopping done for the week.

From setting your rates to deciding when to bill clients, you need to keep cash flow in mind. Because the way that money moves through your personal economy (and when it moves through) is even more important than how much you are getting.

HOW TO SET RATES AS A PROFESSIONAL BLOGGER

Right now, professional bloggers providing regular content to blogs can’t really expect to get paid print rates. While that is slowly changing, and bloggers can demand higher rates for certain types of writing, the market rate for a professional blogger is still somewhat disappointing—especially for “real” freelance journalists who have been paid for magazine writing.

When setting rates, consider the following factors:

• Your Experience: How long have you been a writer? How many blogs have you written for? What publications have featured your work? The more experience you have, the more you can charge.
• **The Publication:** The blog you write for makes a difference, too. Honestly, the typical blog owner with a day job can’t afford to pay what a bigger online publication can pay. When quoting a price to a smaller blogger, keep that in mind. I am paid different rates for my work, depending on who’s paying the bill.

• **What You Do:** Don’t forget to consider what you are doing. If I’m expected to provide more detail, interview someone, or perform research, I’ll quote a higher price. In many cases, if I write for a smaller blogger, and I quote a lower price, I make it clear that the blogger shouldn’t expect anything particularly insightful or lengthy. If you are earning less, the content should be adequate to do the job, but you don’t have to feel as though you need to do something spectacular.

• **Regularity of the Work:** You can also use the type of gig you are contracting for as a guide to setting your rates. It makes sense to provide a discount if you are guaranteed regular work. One of the reasons I still write for a number of smaller blog clients is that the work is steady and expected. For those looking to support their families, it may make sense to exchange a higher rate for a certain level of income security.

Setting rates is a complex process, and it helps to do research ahead of time. Look into the current market rate for what you do. This can provide a guide for what to expect.

**Per-Project vs. Hourly Rates**

You also need to decide whether you want to charge on a per-project basis or whether you want to charge an hourly rate. I’m a big fan of charging on a per-project basis. Using a per-project rate makes it easy to quantify your work. Plus, as your skills improve, you can fit more in during your writing time. This can help you use your time more efficiently, boosting your earning power. As a professional blogger, this is very useful, since it can help you ramp up your earnings, rather than limiting your income to a specific per-hour rate that can’t be escaped.

An hourly rate also raises other issues. You have to keep track of your time, and make sure that when you switch projects or clients you account for the change accordingly. Plus, you have to make sure that you are truly working for time billed.
Working hourly pretty much guarantees that you will make it harder to get paid what you're worth, and you get stuck trading something with great value—your time, which you can never get back—for money. You can almost always earn more money. You will never recover lost time. And when you get stuck in the hourly pay rut, you run the risk of wasting a lot of your valuable time.

If my per-project rate were converted into an hourly rate, the result would be between $100 and $150. Why the hell would I agree to $35 an hour when my per-project rate amounts to so much more? Of course, the conversion depends on how much you charge, and how much you can get done in an hour.

Besides, when you work on a per-project basis, you don't have to work the full hour if you don't want to. You only have to complete the project to get paid. It's more about results, and I'd rather be paid for my results. I don't want my earnings limited by how many hours I am willing to cram into my “work day.”

When you write for others, it's much easier to come up with a basic rate sheet. I don't have a rate sheet *per se*, but I do have a fairly standard rate that I set for blog posts, based on length, amount of research involved, and whether or not I have a byline.

Also consider charging different rates for different types of freelance work. The cost to produce a white paper is going to be very different than what it takes to write a blog post. The same is true if you write a book or ebook for someone, or write a well-researched article with primary sources as opposed to a web-sourced article or a general blog post.

Carefully think about what makes sense for your situation, but seriously think about charging on a per-project/per-post basis. As a writer, getting paid based on hourly work is a short road to frustration.

**When to Be Flexible with Your Rate**

Anyone who's worked on a freelance basis knows that sometimes you need to be flexible with your rate. There are times when you offer a break to your clients, or allow yourself to be negotiated down. Knowing the difference between when it's time to be flexible, and when it's time to stick to your guns, is one of the toughest parts of negotiation.

In some cases, it makes sense to relax your rate a bit when you are offered something else in return. I've accepted lower rates when a client offers a traffic bonus
or a revenue sharing agreement. Additionally, I’m willing to be a little more flexible when the gig is guaranteed long-term. Sometimes that “job security” is worth it.

There’s also a lot to be said for autonomy. A few clients let me write whatever I want (within reason), as long as I do so within a certain timeframe. I go into the platform once a week, enter my post, and submit it for review. No one gets on me about deadlines, and no one tells me what I can and can’t do. I go months without contact with these clients beyond sending invoices and getting paid (often immediately!). This sort of no-hassle arrangement provides me with flexibility and stability. In return, I’m willing to accept a little bit less, just because it’s so easy to work with these clients.

Finally, I am willing to be flexible on my rates if I really want to work with someone. There are some projects where I’m willing to agree to a profit sharing arrangement because I believe in the project, or because I enjoy working with an organization or person. This type of situation is more of a partnership than it is a traditional client relationship. However, there are very few people that I’m willing to do this with.

Sticking to your guns can be tough. I used to show flexibility in my pricing when I was concerned about losing a gig. If you need the money, then you don’t have much choice about sticking to your guns. You have to cave a little if you want to retain the gig.

I’m fortunate that I’ve built my writing business to the point where I can stick to my guns when it’s important. In fact, I’ve become something of a diva when it comes to my rates sometimes. Not too long ago, someone offered me about 1/5 of my rate. My first impulse was to write back, “Are you serious? Do you KNOW who I am?” Of course, that’s a completely unprofessional response that I didn’t send. I replied that, “I can’t work for that rate at this time.” But there have been times when a client has asked me to add more detail to a post, boosting the word count (and the time it takes to create the content). It’s times when I start to feel exploited that I stick to my guns and tell the client that it’s going to cost more.

One client wanted to pay the 500-word rate for 1,000-word posts. He regularly asked for 500-word posts, and then requested revisions that required the addition of more detail, and increased research. After three or four posts, I finally told him that he needed to pay for the extra work. He countered with threatening not to work with me. I accepted his counter and moved on.
Other clients have been pleasant to work with—especially if I’m smart enough to tell them up front exactly what to expect if they request more detail. The reality is that there’s only so much that can fit in a post that is 500 to 600 words long. If a client wants more detail, and if a post requires more research and more work, it makes sense to charge more for it.

As always, the important thing is to get an agreement in writing. Clearly state what you are willing to do, and what it will cost. Add the statement that extra work (and revisions beyond the first or second) will cost more.

**Asking for a Raise**

Inflation is a reality. The cost of living rises, and eventually your current rate just isn’t going to cut it. Asking for a raise, though, is hard. It’s especially hard when you have worked with a client for a while. It becomes almost impossible (at least for me) when you feel like you are friends with the people you provide content for.

I’m a chicken when it comes to asking existing clients for a raise. In fact, I’ve yet to “officially” ask an existing client for a raise. For the most part, my pay increases are due to the fact that I have awesome long-term clients who look at the situation and decide to offer me more per post.

The offers to raise my pay usually come after I’ve had some sort of a meltdown, or made mention of some issue in my life. The first time an existing client offered me a raise happened during FinCon11. I was meeting him for the first time in person, and he asked about my business.

“IT’s great!” I said. “I’ve doubled my rates and cut about 25% of my clients.”

He agreed that such a state of affairs was desirable, and congratulated me. A couple days after FinCon, he emailed me and asked if we could speak via Skype about our relationship, and how much he enjoyed working with me. I talked about how much I enjoyed working with him, and how much I liked his site. We settled on a $10 per-post increase.

Other clients often talk to me about a pay increase after it becomes apparent I’m burning out, or when the word gets around that I’m reducing my client load.

But that’s really not the way it should be. Don’t be a chicken like I am. Instead, ask for a raise from existing clients if you feel your work warrants it. It helps to increase gradually, asking for around 10% to 15% a year. That way, pay raises are manageable.
for clients. The problem with my method is that it’s not reasonable to ask an existing client to double what s/he pays you in order to keep up with your higher rates.

As long as you are doing great work, you can feel justified in asking for a pay increase. Write an email expressing how much you enjoy working with the client. Call attention to the fact that you have been writing for a year (or more) now, and that it seems like a good time to evaluate the situation. Suggest a reasonable pay increase, pointing out the value you have brought to the site. As with salary negotiations in the “real” world, it’s a good idea to put more focus on what you’re doing for the client, and how valuable your service is. Make more about the client and less about your needs.

Next, you need to be prepared for the response. What if the client counters with a smaller raise than you expected? What if the client refuses to consider raising your pay at all? Only you can determine whether or not it’s worth it to stick around for less than you want.

Raising Your Rates on New Clients

The easiest way to raise your rates is to quote higher rates to new clients. Tom Drake once told me to that each time a client accepts a rate, to quote the next client a higher rate. Then, set the rate at the point just before each client rejects the rate. That’s not a tack I’ve taken. Instead, I get to the point where I think I should be charging a certain amount, and that’s the rate I quote to anyone who asks.

For me, the hardest part about charging a rate is feeling like I’m “worth” it. There are times that I feel the influence of what my husband calls Impostor Syndrome. Well, he’s not the only one who calls it that. He has a PhD in psychology, and apparently it’s a real Thing.

Basically, Impostor Syndrome indicates difficulty believing that you are truly competent, and that you deserve your success. You feel as though you are a fraud, and that, at any time, someone might call you on it. There are times when I quote my current rate, and I cringe as I hit “send” on the email. Am I really worth that much? What if the potential client reads my stuff and it turns out I suck?

(It doesn't help that I've read what some people have written about me; I am haunted by the idea that I really am a “hack blogger” and that I'm not worth the rate I charge.)
When dealing with Impostor Syndrome, it can help to remind yourself that your current clients are happy (if they are), and that others are willing to pay for your work. I sometimes dwell on the recognition that I have received from my peers. A bit of doubt is acceptable; it helps you improve. You don’t want to turn into a self-absorbed megalomaniac. But, at the same time, you can’t let feelings of inadequacy ruin your prospects. Find that balance, quote the higher rate, and see where it takes you.

**GETTING PAID**

Once you have a rate, and an agreement, you need to figure out how you’re going to get paid. Many freelancers use PayPal. It’s easy, and relatively safe. However, there are some clients who pay via check, or via direct deposit. You can make a policy about how you prefer to accept payments, but chances are that you will have to accept each type.

**PayPal**

Almost everyone who does business online has a PayPal account. This makes it easy for you to get money from clients. The main downside with PayPal is that you are charged a percentage of the transaction as a fee. As of this writing, the fee is 2.3%. It doesn’t seem like a whole lot, but over the course of a year, you can easily pay more than $1,000 in fees.

Some clients have agreements with PayPal that make it relatively easy to avoid the fees. You won’t be charged a fee on payments accepted from Contently or from Yahoo! Voices. Most professional bloggers can’t make a living on what they receive from such sources, however.

I’ve started reducing my fees by using FreshBooks to invoice my clients. They can click the “pay online” option which allows them to use PayPal to complete the transaction. The charge to you is a flat $0.50 fee for each transaction. Unfortunately, this only works with US-based clients. International clients still have to send money directly through PayPal, and you still have to pay a percentage of the amount you earn.

Some of the plans offered by FreshBooks cost money (the one I’m on charges $29.95 per month, with a discount when you buy an entire year at a time), but even
after you pay this tax-deductible fee, and the transaction fee, you can save. Since switching to FreshBooks for my invoicing, I’ve saved more than $2,000 a year in fees.

The main downside with PayPal is that it can take time to clear the funds. In many cases, my FreshBooks invoices result in echecks. These take three to four business days to clear and for the funds to be available in PayPal. Then it takes another three to four business days to complete the ACH transfer from PayPal to my bank. In reality, it usually only takes about two business days for the money to get from PayPal to my bank, but the echeck still takes longer to clear. Best case scenario: It takes five days to get money in the bank when an echeck is involved. Worst case scenario? If weekends and holidays are involved? Almost two weeks.

When you accept PayPal, you need to make sure that you manage your cash flow appropriately so that you can handle the delay in payment. Actually, you need to be ready for that anyway, since not every client is going to immediately pay your invoice.

The Check’s in the Mail

Believe it or not, I have clients that still send me checks. My bank just started offering mobile deposit, so that facilitates the process. Before, though, I had to schlep on down to the bank after saving checks for a couple of weeks (I’m all about consolidating trips).

With a check, there’s the possibility that it will be delayed in transit, or even lost. I used to wait more than a month for checks arriving from a client in Taiwan. When you use PayPal, you know that the money is there, and you feel confident about continuing to work for the client. With a check, it’s harder to determine whether or not you are actually going to get paid.

But with a check you don’t have to worry about a fee. You have to worry that the check is going to bounce, but you aren’t charged a fee for accepting the payment. The ease and convenience of PayPal outweighs this consideration for me.

Direct Deposit

Some bigger clients might offer this option. I love this option. Not only is there no fee, but the money just shows up, like magic, in your account. No transfers necessary.

I was wary at first of authorizing a direct deposit transaction. However, the fact that I have a business account made the decision a little easier. Even if you operate
“only” as a sole proprietor, it makes sense to have a business account. That’s the account number and routing number you can give to clients that offer direct deposit.

For many freelancers, the business account is mainly for record-keeping and tax purposes. I don’t actually keep any money there. I like to say it’s a pass-through account for my pass-through business (LLC). The money is directly deposited into the account, and then I can transfer it right to my personal checking. Because my business account and my personal account are at the same financial institution, the transfer is instantaneous: no waiting a few days for it to clear.

It makes sense to have a business account so that you can keep your business and personal finances separate. It may seem weird to have all of your freelance earnings go to your business account, only to transfer them to your personal checking account, but it’s better for record-keeping, and can make the whole tax-time documentation process easier (especially if you end up being audited).

Direct deposit is the way to go if you have clients that offer it. It’s convenient, low-cost, and doesn’t take a lot of effort on your part to set up.

Setting Your Payment Schedule

Your payment schedule matters, since it dictates how smoothly things work in your personal financial system. One of the hardest things about freelance writing is figuring out how to make things work on a variable income. If you have a partner with a “real” job, this is a little easier.

I have always been the primary breadwinner in my family—which is why it’s hard for me to abandon some of my gigs and take risks with my income. In order to normalize my cash flow as much as possible, I invoice my clients either once a month or twice a month (for work done up to the 15th, and then again for work done between the 16th and the last day of the month).

Setting up a schedule works well for regular gigs. Your clients know what to expect, and you can plan your own finances—assuming your clients pay in a timely manner. I’m fortunate that most of my clients are reliable, and pay on time and in full.

One of the great things about being a professional blogger is that staff writing is part of the job description. Blogs always need content, so it’s possible to build a solid base that you can rely on. This small measure of stability can be a great help as you work on other projects and attempt to find higher-paying work.
When you write online as a side gig, you have more options. Because I’m afraid of losing the stable gigs that provide for my family, I’ve not taken as many risks as I could have, and I’ve passed up some opportunities—all because they weren’t “sure things.” Some of that’s changing now, but it’s still a part of my makeup, and I’m hesitant to go too far out on a limb.

Fewer regular gigs require a little more thought when it comes to payment. For one-time gigs, I usually invoice when the work is done. If it’s a large gig, I ask for some portion of payment up front. If you know that you will be putting in a lot of time, get a portion of the payment ahead of time. I either divide payment in half—up front and upon completion—or I divide it into thirds if the project is even larger.

While it’s nice to think that all your clients are going to pay as agreed, there are those who disappear with your work and neglect payment. Getting at least some of that payment up front can be a good way to ensure that it’s not a total loss if the client chooses not to pay you the rest on completion of the project.

Work out what is best for you, and manage your payment schedule accordingly. Try to plan so that you have what you need when you need it. One option is to figure out your average monthly expenses. Each month that you make more than enough to cover your expenses, put the excess in a high-yield account. On slow months you can make up the difference by turning to that account. Of course, if you have a day job, or your partner has a more traditional job, you might not need the money at all for survival. Anything you make is extra and can be used to further your other financial goals.

What if a Client Doesn’t Pay?

A few years ago, a regular blogging client stiffed me. There was stupidity involved (mostly my own), and I ended up out $2,000. The worst part was that this client paid on time, without fail, for more than a year. I didn’t think there was reason to worry. Then, all of a sudden, the payment stopped. I contacted the client, who told me to keep working; payment was on the way. I felt something was “off” about the situation, but he had paid on time for so long that I gave him the benefit of the doubt.

I worked for an entire month, on the promise of payment. I found out later that the guy was in rehab. Good on him, I guess, for recognizing a problem and addressing it.
Too bad for me that I didn’t stop working as soon as I got the inkling that something was wrong.

Happily, I learned my lesson. A couple of years ago, a client hadn’t paid, so I stopped working.

He sent an email: “Why haven’t you done a post for the last couple of weeks?”

My reply: “Why haven’t you paid me?”

The money arrived 30 minutes later.

It’s not always that easy, of course. A one-time client, after paying me half up front, failed to pay the balance after I finished the project. Every two weeks for almost three months I re-sent the invoice as a reminder. At one point, I sent an email, asking for payment. The client promised to send the money the following week. It didn’t happen.

I sent a couple more emails, gently probing. “Was there something unsatisfactory about my work?” No response.

Finally, just before the 90-day mark hit, I sent an email that pulled out the stops:

“The second payment on the agreed upon work for ——— is approaching 90 days old. Please let me know if something was unsatisfactory about my work, in which case I can modify it. Otherwise, I would appreciate the second payment. I have re-sent the invoice for your ease of reference. When the invoice reaches 90 days old, I will consult with my accounting and legal team as to the appropriate steps going forward.”

This was the first time I mentioned other steps, and threatened with my legal team. I admit it’s easier for me to claim legal representation because my uncle and cousin are my lawyers, my sister-in-law just completed her law degree, and my brother is almost finished with his law degree. Unlike me, chances are that you don’t have a few people ready to handle these situations pro bono.

But, still, straightforward communication can bring results.

The real question is, “What are these ‘appropriate steps’ mentioned in the email?”

You have two main options if you want to pursue payment from a delinquent client:

- **Collection agency**: You can turn the account over to a collection agency. Not only will the client know you’re serious, but his or her credit will be affected. Collection agencies work in different ways, so consider your situation before
settling on an agency to use. Some agencies just “buy” your invoice, offering you less than “face value.” The transaction complete, you have something for your troubles and the agency does its best to collect, taking on the risk and receiving the possible profit. Other agencies take an up front fee, and then charge a commission when the invoice is collected, passing the remainder on to you. Finally, there are those that straight up take a cut of whatever is collected on the invoice before passing the rest on to you.

- **Small claims court:** The rules and fees for small claims court are different in each state. Make sure you understand the process—and the cost—before you head in. This is where documentation is your friend. You need to be able to show what was agreed to, prove that the client hasn’t paid as agreed, and be able to document that you did the work. Most of the time, if you have some sort of agreement (even via email), it’s fairly straightforward and you stand a good chance of coming out on top.

Before you take action, determine whether or not it’s worth the time and effort. Sometimes, you put in so much and the result isn’t worth it. Be sure to weigh the pros and cons. While it’s nice to enforce good principles, that’s not going to pay your rent.

Don’t think that you can just write off the debt, either. In most cases, the IRS only allows businesses to take a deduction for bad debts if goods are involved. The fact that you provide a service, without tangible items changing hands, means you probably can’t claim a deduction. You can double-check with a knowledgeable tax professional, but chances are that you are out of luck if your client decides not to pay.

**YOU HAVE TO PAY TAXES**

As a professional blogger, prepare to pay taxes. Since you are self-employed, and most likely working as a contractor (hint: if you filled out a W-9, you’re an independent contractor), you will need to pay the self-employment tax, as well as pay your income taxes.

The self-employment tax is your version of FICA/Social Security taxes. You will have to pay the employer side and the employee side. The good news is that you receive a deduction on your income taxes for the amount you pay in self-employment tax.
It’s much easier to pay quarterly taxes—and the IRS prefers you to pay quarterly—than it is to come up with all the money at once. The first year that I paid a significant amount of taxes as a freelancer, I owed more than I could afford to pay. I was stupid enough to put it on a credit card rather than set up an installment plan with the IRS. (Yes, this is a possibility; if you can’t afford to pay your taxes, look into it.)

Quarterly spreads the pain and makes it more manageable. And, if you take 100% of what you paid in taxes the previous year and divide it by four, and pay on that schedule, you won’t be penalized for under-paying. Don’t forget about state taxes. My state doesn’t require me to pay quarterly, so it’s easy to neglect to preparing for taxes. When I first got my act together with quarterly federal taxes, I forgot about state taxes. I was so secure in the knowledge that my taxes were covered that it was a devastating blow when I realized that the state wanted its income tax payment, too.

Now, I like to set aside my tax money in a high-yield savings account each month, accounting for state taxes as well as federal taxes. When federal quarterly taxes are due, I write my check (unless I forget, which sometimes happens for the second quarter because summer is always such a mess). At the end of the year, I write a check for my state taxes.

Since I sometimes forget to send the check on my quarterly taxes, why don’t I just sign up for electronic payments? The government will let you do that, and have the money automatically deducted. I just like the idea of writing the check and sending it on the appropriate day so that I keep my money up to the very last possible minute. I don’t really mind paying taxes, but I don’t see why I need to pay them early.

Schedule C is Rarely Your Friend

When my husband and I had to go through an income audit in order to get a mortgage for our house, the accountant performing the audit suggest that we form a Limited Liability Company (LLC), rather than keep reporting as a sole proprietor on the Schedule C.

He explained that there are setups that can allow you to reduce your tax liability legally when you separate your business from your personal. And, indeed, our taxes have gone down since forming our LLC. A pass-through entity like the LLC or the S-Corp means that business profits “pass through” to the owners. So, even though you have to fill out an appropriate tax return for the business (or have your accountant
do it; really, that’s much easier), your business doesn’t pay taxes. Instead, the profits go through and the recipients pay income taxes as normal.

Do your research and/or get help from an accountant so that you can set up the best business organization for your situation. You can figure out how to distribute your profits for maximum benefit, as well as set up payroll and work out salaries for yourself and your employees. How you arrange things depends on the business organization you choose, as well as other factors.

What works for you might be different than what works for me. Many freelancers are fine taking the sole proprietor approach, while others get better results from a different organization. It depends on your needs, and where you are at in your business. But it’s worth consulting a professional to help you work out the details.

**CLIENT DIVERSITY**

One of the scariest things that can happen to a professional blogger—or any freelance worker—is losing a major client. For close to three years, I had one client that accounted for 1/3 of my monthly income. I lived in perpetual fear that this client would drop me.

As I grew my business, the client dropped in importance. By the time this client was acquired by a rival, it only accounted for 1/6 of my monthly income. I also had enough contacts and new opportunities that replacing the income wasn’t difficult.

While it’s comforting to have a major client that you know provides the bulk of your stable income, you’re also taking a risk. Whenever the bulk of your income comes from a single source, your livelihood can be in jeopardy when circumstances with that revenue stream change. Try to cultivate multiple opportunities and relationships so that you aren’t devastated by the loss of one client.

And, just more traditional workers should have emergency reserves to support them in times of underemployment or unemployment, you, too, should create an emergency fund to help you through the lean times.

**CHAPTER SUMMARY**

The most important part of running a freelance business is getting paid. Learn to manage your cash flow (don’t forget to pay taxes) and build a diverse client base. It takes time, but with planning and perseverance, it’s possible create an income situation that you can rely on.
CHAPTER 9
YOU CAN ALWAYS IMPROVE

I’d like to think that I’m at the top of my game, but the reality is that there are better writers out there. Much better. There’s always room for improvement.

There are times I wish I wrote better. Those are the times I remind myself that I can write better. There are strategies, tips, and even tricks that can help you improve your writing, turning you into a better blogger in the process.

I CAN’T FIX YOUR SPEED ISSUES

One of the questions I am regularly asked is, “How do you write so fast?”

It’s true that I can turn out posts fairly quickly. However, it’s not magic. Well, maybe magic has a little to do with it. Mostly, it’s practice.

As part of my journalism program at Syracuse, I had to attend a six-week “boot camp.” For six weeks we delved into some of the more practical aspects of meeting deadlines. I wrote a lot. Short articles. Long articles. Hurrying out to interview someone, and then hurrying back to write up the story immediately.

That sort of training, for six weeks, allows you to really kick it up a notch when it comes to speed.

I discovered that one of the best things you can do to improve your writing speed is to…write.

Practice, practice, practice.

Most people are hoping for some special trick, but really it’s just practice. Write a lot. After a while, you find that your speed increases. If you are charging by post or by project, practice can result in an improvement of your overall cost-efficiency. You’ll be able to make more money in less time.
I know that some bloggers use transcription services to help them boost their speed. Not everyone enjoys writing/typing, and for some it’s easier to dictate. However, I type faster than I dictate. By the time I go back and make corrections to the draft of the dictation, I could probably have written another article on top of the one I dictated. It just doesn’t work for me.

Find what works for you. If you can’t seem to get your speed up, consider dictation. There are transcription services you can use, paying when you use the services, or you can download apps that will take your dictation. I know there are people who swear by the Dragon dictation app, and it works well enough. You can also pay for even more advanced options that make it especially easy to convert your speech into text.

CREATE OUTLINES AND TEMPLATES FOR YOUR POSTS

It is possible to increase your efficiency with content creation when you have an outline or template for your posts. I don’t usually create an “official” outline for a post. However, I do often take two or three minutes, before I begin writing, to think about what I want to include in the post, and how I want to structure it.

For the most part, if you stick with the basic rules of composition, you have an outline/template ready-made for your blog posts (and even other types of writing). Here’s how a basic post should be laid out:

1. **Main idea:** This is the introduction to your piece. It’s the main point. Sometimes, you lead into it with a story or with some other attention-grabbing device.
2. **Supporting paragraphs:** Next, you outline your supporting points and ideas. Paragraphs in online writing should be fairly short, only two to four sentences. It’s often appropriate to use a list format or bullet points in the body of the post. Paragraph breaks and lists move the reader through the piece, and give the eye a break.
3. **Conclusion:** Wrap it all up with your conclusion, reiterating your main idea and summing up.

Of course, length varies according to what you are writing about, and how detailed you are. Plus, there are times that you can break out of the mold. But, for a basic blog post, if you follow a set pattern, and if you figure out what two to four points you want to make ahead of time, you can compose a post fairly quickly.
It’s also possible to use a template-style approach. I have a template that I often use when writing long credit card reviews. The sections (brief history, features of the card, mobile options, customer service, conclusion) remain the same. When I write list posts, I know that I need to come up with, on average, between four and seven items, and expound on them. There are certain types of posts that lend themselves well to template, and that can be helpful. If you at least know what shape your posts will take, it’s a little easier to fill in the blanks.

Between outlines and templates, and with practice, you can significantly reduce the amount of time it takes to write a blog post.

NOTHING BEATS GENERAL KNOWLEDGE OF YOUR CORE TOPIC

Another reason that I produce posts so quickly is that I have been writing about finances for a long time. General knowledge of your subject area can be drawn upon when you write, reducing the need to spend time researching.

There are times when I need to verify something, or research a more complex topic, but for most general, basic, 400- to 500-word posts, general knowledge suffices. Add in a little personal perspective or reference a current event to make it more interesting, and you’re good to go.

As you learn more about a topic, it’s easier to crank out posts on those topics—and even to sound authoritative as you do so. The more you know about your specific topic, whether it’s parenting or politics or baseball or finances, the faster you will be able to write by default.

One of the reasons I like having a niche is that it’s possible for a client to give me a keyword like “how to buy a house” and I can just sit down and write a post on it. Sometimes it’s a little tedious to write on the same things all the time, but it sure make for a fast post.

COMES WITH TOPICS AHEAD OF TIME

One of the things that often slows me down is coming up with topics. When you have to spend time looking around for a topic (or waiting for inspiration to strike), it can slow you down—big time.
Sometimes my clients give me a list of topics or keywords for a few weeks, and that helps a lot. With some clients, I actually have regular (or semi-regular) story meetings, just as I would with a newspaper or magazine editor.

I’ve noticed a huge difference in the time it takes to write a post when I already have topic versus how long it takes when I have to search out a topic first. I’ve been trying to come up with topic ideas ahead of time for most of my clients, so that things move smoothly, but I’m still a bit deficient in this area.

Create an Editorial Calendar

It can be helpful to create an editorial calendar. Look ahead for three to four months, and see what is happening. Search for special holidays and events. This can give you an idea of what to write, and when.

You can also consider items that you think would be a good fit for your clients, as well as create an editorial calendar for your own blog. You do need to be careful when creating an editorial calendar for your clients. You might need to have it approved, or you might need to work within a client’s existing calendar.

I admit I need to act with more diligence in putting together a “real” editorial calendar. However, even though I lack in this area, I know how to put an editorial calendar together. It’s something I learned in journalism school.

Here are a few tips for creating an editorial calendar (these are suggestions that I will put into practice soon, making my life much easier):

- **Establish a Posting Frequency:** Know how often you want to post, and come up with a schedule. It doesn’t have to be every day; you can choose once a week, or three times a week, or whatever works for you. Know when you will post, and you can plan around that.

- **Create Content Themes:** Rather than listing out a bunch of topics (which may be helpful) for your editorial calendar, come up with a few themes that you want to focus on. One of my clients, CareOne, is great about coming up with themes. A calendar with desired themes is shared regularly with freelancers, along with the dates those themes will be addressed. Use your themes to categorize individual topics.
• **Know What You Want to Accomplish:** Think about what you want to accomplish with your blog. If you are writing for clients, think about what their blogs want to accomplish. The style of content I provide for one blog differs from what is provided for another. If you are writing for someone else, keep in mind the style and tone of the site.

• **Leave Open Spaces:** You don’t want to be completely rigid. Depending on your publishing schedule, consider leaving a few holes in the calendar. If you post four times a week, leave a “free” space once a week, or leave three to five spaces each month—depending on your style. Open spaces provide you with a way to cover breaking news, or shift ideas and topics around if you need to.

• **Look at Others’ Editorial Calendars:** You can gain inspiration by looking at others’ editorial calendars. Many major blogs post their calendars, and major media outlets share their calendars as well. You can learn a lot from what others do as you figure out how to set up your own editorial calendar.

### IDENTIFY YOUR PEAK PRODUCTIVITY HOURS

I’m a morning person. I wish it weren’t so, since I really don’t like getting up. However, I’m more focused, and I get a lot more done, in the morning. I’m (relatively) fresh, since I haven’t been worn down by the stresses and activities of the day.

So I try to do as much as I can—or at least tackle the vital things on my list—in the morning. If I’m focused and I don’t let distractions take over, I can finish before lunch, even if I take 30 to 60 minutes for exercise.

I know when I am likeliest to be at my most productive. So I try to work then. Honestly evaluate your situation, and figure out when you accomplish the most.

If you are more productive at night, set that schedule for yourself. Take notes about when you feel most like writing. With a day job, this can be difficult. Are you more likely to get something done if you wake up an hour or two early and get in some writing before you go to work? Or does it work better if you come home, eat dinner, unwind a little, and then tackle your projects before you go to sleep?

The problem with working a day job while you earn money with your professional blogging side hustle is that there are days that you just don’t want to do more work. Honestly, I don’t actually know how that feels. I graduated from Syracuse and didn’t even try to get a “real” job. It was this or bust.
However, I do know how it feels to have extra side projects that you wish you had time for. I’ve struggled with making time for this book, since I’ve had to make sure all my paying clients are taken care of. My pet project, a blog full of political ranting, is only updated every month or two—because I don’t feel like doing more after working on stuff all morning.

It’s something I need to get beyond if I’m serious about achieving the next level (whatever I decide that is) in my career. And that’s why I’m sitting here, writing right now, even though I’m quite tired and would really like to take a nap.

Identify your peak productivity times. Try to work during those times. And if you have extra time to continue enhancing your portfolio, or your blog, or promoting your work, consider forcing yourself to do it. You don’t need to work all the time—sometimes you need time to be straight up unproductive—but you do need to consider the use of your time, and whether or not you are accomplishing what’s most important to you.

**Alternative Work Flow Ideas**

You can also experiment with different work flow ideas. Recently, I tried working in bursts. I hit it hard when I felt energetic, and didn’t force it when I didn’t feel like working. (I did do other things, like read informative books or work on a non-blog project, or engage in some other type of self-improvement during that time.)

Unfortunately, this didn’t work out as well as I’d hoped. It was too easy for me to say “nothing today.” Even though I did my best to address the most important items and meet my deadlines, I often had trouble staying motivated. Perhaps the burst method would work better for someone else, or maybe I just tried it at a time when I was a little too down in the dumps.

Another option is the Pomodoro technique. With this technique, you divide your work day into 30-minute blocks of time. You spend 25 minutes dedicated to a task, and then take a five-minute break before embarking on the next 25 minutes. After you have completed three or four of these “pomodori,” you take a long break of 15 to 30 minutes. This technique works really well for me on days when I have the entire morning to devote to work.

Consider other ways to tackle your work flow. Tinker with your work schedule, and figure out what works best for you. Sometimes, as circumstances change, it becomes necessary to shift your workload and your work times.
What Will You Do With the Kids?

When I first started writing *seriously* from home, I paid for my son to go to a little daycare/preschool near our house. He wasn’t quite to the point where preschool was a necessity, but I needed the time to work. I needed that three hours a day, three times a week, to accomplish my most important work tasks. Having that peace and quiet in the house helped out, and I was able to manage my work schedule much better.

After I found out what a joke kindergarten is in my area (two and a half hours a day? Seriously?), I added attendance three afternoons a week at a private kindergarten.

Do I like spending time with my son? Of course! We enjoy plenty of quality time together. In fact, we have even more quality time together when I am able to get my most important work items out of the way so that I can give him my undivided attention when he’s home.

Yes, it seems counter-intuitive to have someone watch your kids while you work from home. But sometimes it makes sense. Even if all you do is hire a neighborhood tween to come and play with your kids at your house to keep them busy while you work, it can make a big difference. You don’t need to hire a live-in nanny to buy a couple hours of (mostly) uninterrupted work time each day.

Now that my son is school-aged, he’s gone for a significant chunk of the day. Soon he’ll be in middle school, and I’ll have even more time. But the idea remains the same. Minimize your distractions, and it is easier to concentrate on what needs to be done.

Finding time isn’t always easy, but if you prioritize and make the time, your writing will improve, and you’ll get more done to boot.

**CHAPTER SUMMARY**

If you want improve your writing, the best thing to do is write. Write a lot. Make the time to write, even if it means hiring a babysitter so that you have two hours of peace together. Once you improve your writing, and boost your writing speed, you’ll be amazed at how much more money you can make.
CHAPTER 10

SOMETIMES IT’S HARD TO MANAGE YOUR LIFE

Just because you can make a living as a professional blogger from nearly anywhere with a reliable Internet connection, it doesn’t mean your life is perfect. In fact, I sometimes have a harder time managing my life now than I did when I had a “regular” job.

With a more traditional job, you clock in, do your eight hours, clock out, and go home. You have your workspace clearly delineated. If you’ve got a nice white collar desk job, you might even have paid vacations and sick leave.

All of these realities can help fit your life (to some extent) into neat little boxes. While no one’s life is “perfect,” and while we all have our own difficulties to manage, a steady paycheck often smooths things out.

Take my life. As I write this, it’s a mess. There are a lot of things wrong, personally, professionally, and spiritually. And part of that is a direct result of the fact that I have a nontraditional job working at home as the primary breadwinner. I know there are things I can do to fix it; there are plenty of freelancers that have it pretty good.

And, if I’m honest, I’m among the freelancers that have it pretty good. But there are rough patches and sometimes, when I’m juggling those rough patches along with having my professional blogging career, I wish I had a “real” job so that at least that part of my life could be stable.

There are other issues, too. Issues that include how much to share, burnout, dealing with social media, and, perhaps most important of all, when you actually have time for a vacation.

SHARING EVERYTHING ISN’T ALWAYS WISE

My husband hates when I post personal things on Facebook. When I mentioned the lump the doctor found in my breast a couple of years ago (it was extra-thick tissue, but
it still scared the crap out of me, since I have close relatives with cancer) on Facebook, he was Not Happy.

I’ve never been one to share personal relationship problems on social media, but even sharing a private medical concern weirded my husband out—although it technically didn’t have anything to do with him.

He’s more relaxed about some things, like my writing about our different spending styles, as long as I don’t share specific numbers. And that’s fine with me, since I’m not about to post my net worth or share the intimate details of my past debt indiscretions.

As a professional blogger, I could share a lot. However, I think it’s better to think before you post. Whether you hit the “publish” button in WordPress, or whether you send out a tweet, stop and think about what you’re sharing.

Sometimes, I share my feelings and frustrations, but that is different from sharing the medical information my husband was so upset about. I try to be careful about where I share my son’s name, and who gets to see images of him (although I wasn’t as careful in the past, so he’s got a very small Internet footprint).

When sharing about others, I try to get permission if I think the story is going to be revealing or uncomfortable. And I’ve started checking with others before I post images of them on social media. It’s just common courtesy.

There are times I do tell stories about things I’ve seen in my personal life that don’t present others in a flattering light. In those cases, I do my best to obscure personal details—including how I know the person. Those who know me really well can usually guess who I’m writing about, but most people (in some cases the very people I’ve written about, even after they read the piece) have no clue.

Bloggers find that stories from their personal lives are interesting and compelling. Adding that personal touch can create a connection with your readers, and help you develop your authentic voice. But you do need to be careful.

It comes down to what you’re comfortable sharing—and whether your loved ones are comfortable as well. In some cases, it might even come down to legal issues. So make sure you are accurate and take appropriate steps to avoid maliciousness when you share, because you don’t want to find yourself faced with a libel suit because you ruined your sister-in-law’s reputation with something you shared in a blog post.
What About Sharing Income?

Many bloggers, including those who aren’t personal finance bloggers, share details about their financial situations. Some like to share information about how much money they are making online. If you are blogging about how to make money online, regular income reports enhance your reputation.

Income sharing information is especially common amongst those in the personal finance realm. You see income reports, net worth reports, and debt reports. This is never something I never got into. I understand that you can hold yourself accountable by publicly sharing detailed personal information, but in my mind there are two main problems with sharing financial information with the world:

1. **Do you want people to know how much you make?** I’m pretty sure I don’t want people to know how much I make. The amount I make would depress my parents (even though they would probably be proud of me), and prompt certain relatives of ours to begin asking us for money. We’re certainly not one-percenters, but we’re comfortable. If you make a lot of money, flashing it around can be a good way to attract lawsuits as well. People who appear wealthy are more likely to be sued—and sued for more money—than those who clearly can’t afford to pay out as the result of a lawsuit.

2. **Watch out for the IRS:** Sometimes, when you put your financial information out there, you set yourself up for an audit. If you’re sharing your income and other financial information online, but then telling a different story on your tax return, you could be in trouble. And don’t forget that your readers could tip off the IRS. The IRS rewards tipsters with a portion of the recovered taxes you owe.

While I’m not rolling in the dough, and while my tax return is always reflective of my income, that’s still information I’m just not comfortable sharing.

But if you’re ok with sharing those types of intimate details (and your partner, if you have one, doesn’t object), go for it.
WHEN DO YOU GET A BREAK?

One of the most challenging aspects of professional blogging is the feeling that you don’t get a break. When you have a “real” job, you receive personal days and vacation days. If you have an awesome job, some of these days are paid.

As a freelancer, you don’t get that. If you don’t work, you don’t get paid. Deadlines don’t take vacation days. There are times that I work on holidays like Thanksgiving and the Fourth of July. (But I never, ever work on Christmas. Christmas is for sitting around, reading and eating candy. I refuse to work, and I refuse to eat anything healthy, on Christmas.)

Sometimes, you get to a point where you feel like any time not spent working is time wasted. This is a dangerous mindset to be in. It leads to burnout and it can turn your dream career into a nightmare job that you wish you could quit.

Know When to Stop

This has become easier for me as I’ve progressed in my writing career. At first, I had no idea when to stop. I thought I had to promise delivery the next day. I didn’t realize that I could tell a client that it might take two or three days (or even longer) to complete a project. There have been times that I kept writing, even past the point of exhaustion. The pieces written at those times do not represent my best work.

Sometimes you just have to stop and say, “no more.” Many writers find it easier to designate a “quitting time” for their work. Others set a timer and write until it rings—and then force themselves to get up and do something else. I started planning my quitting times around my family. I stop when my son gets home from school so that I can greet him, help him with his homework, and participate in activities with him.

After spending quality time with my son, I occasionally get back to work. However, I stop when my husband comes through the door. We catch up on the events of the day, eat dinner as a family (on the four nights he’s home in time for dinner), and just chill. Later, if my husband has papers to grade or other tasks to accomplish, I do a little more work at the same time. That way, we’re united in our work efforts, connected by the warm glow of laptop monitors (and the fact that we’re sitting next to each other on the couch). If he doesn’t have work to do, I put my laptop away and we do something together.
Figure out when it works for you to stop. While it’s fulfilling to write, and while you might want to help your writing career take off by working every chance you get, eventually it will weigh on your personal life. What good is making extra income if you aren’t living your life in a way that you enjoy?

Make it a point to stop writing and start living. In an interview, Luke Landes from Consumerism Commentary once talked about how you don’t need to be productive all the time. It’s ok to stop and just relax.

Unplug

Every summer my son and I meet up with my parents, siblings, and their families to camp. I leave my laptop behind, and I refuse to answer emails. Most of the time, I’m lucky if I can send texts to my husband while we’re out in the woods (my husband is not a happy camper). This is not a bad thing. Sometimes it helps to just get away.

Taking a break from the constant deadlines and the need to always be connected can refresh and energize you. Don’t assume that just because you work on the Internet you have to be online all the time. You don’t. And it might be better for you and your career if you unplug occasionally. I almost always return from camping refreshed, relaxed and ready to start on my next project.

Work Ahead

This stopping and unplugging doesn’t happen in a vacuum. Once you build up a client base, and if you establish regular blogging gigs, you have to deliver. Sometimes you need to work ahead. Before I head off on a three-day camping trip, I make sure that the most important projects and the highest-paying work is done.

In some cases, I contact clients and ask if I can skip the post that week (or if there is a backlog of posts in the system, and the client is super-cool, I just skip it without asking). Some of my blog clients are one to three weeks ahead in their posting schedules, so that gives me wiggle room to write my posts when I get back.

Unfortunately, taking a break like this can lead to more stress and more work before and after the trip. I haven’t yet figured out how to get rid of that stress, beyond dumping the posts. And, to tell the truth, it can feel quite liberating to just skip a post. The weight you feel lifting from your shoulders is amazing.
Another option is to work ahead on a regular basis. On days when you have more
time, or you feel like working more, you can work ahead to posts that need to be done
later in the week, or even next week. If you are in the habit of working ahead when
you can, your schedule won’t be as squished when you want to take “time off.” This is
a strategy that I would like to employ, but I never quite seem to get that “extra” time;
too many projects that need my immediate attention are on the go.

**SCHEDULE MUNDANE ACTIVITIES**

Sometimes I feel as though email is taking over my life. Or social media is. These
mundane tasks start to suck up large amounts of time. And it’s so *frustrating*.

In order to exert control over my day, I started scheduling these tasks.

**Email**

Email time is in the morning and in the evening. And sometimes, if it’s important
or if I like you, in the middle of the day. I got rid of new message alerts so they don’t
distract me. If you’re a client who might actually need me for something urgent, you
can ping me on Skype. And if you’re really super-special, you have the ability to text
me.

Otherwise, I’ll get to your email at some point.

I’m also a fan of canned email responses. I learned about using canned emails
at FinCon one year, and my business partner Tom Drake encouraged me to create
a few canned responses and save them in my Gmail. Even if you don’t keep your
canned responses in your email application, you can keep a document of responses
somewhere handy so you can copy and paste when appropriate.

Canned responses are general, and address common issues that come up, such
as guest posting guidelines and your freelance rates. I also have a canned response I
send out when I plan to use someone’s HARO pitch in a story.

If you find that you are writing several emails that say close to the same thing,
create a canned response so that you can quickly reply with only small alterations.

Or just hire a virtual assistant to deal with your email. Whatever works for you.
Schedule Your Tweets

I also schedule my social media time. I don’t submit to social bookmarking sites anymore; my virtual assistant handles that. But I do check Facebook at specific points in the day. I also use HootSuite to schedule my tweets. Yes, I’m one of those people. I schedule all of my tweets in the morning, and they post throughout the day. Plus, because I have it set up so my tweets automatically post to Facebook, that kills another bird with the same stone.

Sometimes, if I really feel like I want to share my thoughts, I compose a live tweet in the evening. But all of the tweets related to my writing and even some of my personal observations are scheduled ahead of time. It saves hassle later.

Other Activities

You can also relegate other tedious activities to certain parts of your day or week. Invoicing, bookkeeping, and other housekeeping tasks should be scheduled for specific times. Don’t let these items interrupt you while you are under the influence of inspiration. Either outsource these activities, or do them on a schedule. If it’s not time to engage in gathering tax documents, don’t do it.

By compartmentalizing mundane activities, you can reserve chunks of time for more productive actions. Scheduling mundane tasks also makes it possible to get them done and out of the way so that they aren’t sucking the life out of you when you could be earning money.

TAKE CARE OF YOURSELF

My productivity and the quality of my work decrease dramatically when I feel like crap and the rest of my life is falling apart. In order to perform at your best, you need to feel at your best.

You can’t work all the time and expect to turn out high quality work on a consistent basis. Burnout is a real issue for many writers, and it can lead to true stupidity. At some point, every professional writer reaches a point at where he or she is walking a thin line and feeling desperate.

I’ve walked that line.

And I never want to walk it again.
Proper Sleep, Exercise and Nutrition

Health tips in a book about professional blogging?

The reality is that your health can affect your energy level, motivation, and self-discipline. When you are well-rested, you think clearer and make better decisions. Exercise can boost your energy level and get the blood flowing in a way that invites inspiration. The right foods keep you alert and feeling good, and can promote better brain function.

At one point, I experienced a serious slump. This slump came on the heels of an almost-complete breakdown. I felt burned out and unhappy. I realized that I wasn't taking care of myself. Instead of exercising when I had time, I began making time for exercise. By exercising first thing in the morning, I get the blood pumping and my body going. I'm far more productive when I start the day with exercise.

I also find that I function better with proper nutrition. Adjusting my diet to cut out a lot of the crap and replace it with healthier options has been very helpful. I feel better and so I work better. Combined with exercise and adequate rest, proper nutrition has helped me manage my stress better.

It also helps that I try to take time to meditate each day, as well as add in time for relaxation, doing something I really enjoy, like reading a book or going for a bike ride.

Learn to Say No

Sometimes, we put others’ needs ahead of our own. We say “yes” to things that we may not truly have the time or energy for. Whether it’s saying no to a new freelance project, or whether it’s saying no to being on one more committee, it’s important to manage your time efficiently.

Don’t fall for the idea that “busy-ness” is the same thing as accomplishment. Often it’s just running around. All it does is add stress to your day. After my fourth year as the art appreciation parent for my son’s class, I decided to bail. I’m not doing it again. It’s not fulfilling, and it’s one more thing I don’t have time for.

Also, don’t let others’ assumptions about your work-at-home status rule you. Friends, relatives and neighbors often think that I have unlimited time to do whatever because I’m home most of the day. If you don’t have the time to do something, say it. Say no, especially if you have made freelancing your career. It’s your livelihood. It’s not just some hobby. And you can say no to others in order to keep your life from spinning out of control.
Take care of yourself. You’ll be a better writer—and you’ll be in a position to better help others.

YOUR FAMILY NEEDS TO SUPPORT YOU

If you have a life partner and children, you need their support as you work on your career as a freelancer.

When I first started my career as an online writer, my husband assumed (and I thought the same thing) that I’d make enough to supplement his student loans. It was a way to help pay our costs without the need for me to work outside of the home. I could stay home with our son, and make a little money on the side.

At first, he thought that I was mostly messing around online. When you work online, it’s hard for others to really see what you’re doing—especially if what you’re doing is related to blogs. The amount of time I spent on the computer annoyed my husband.

When I showed how much I was making, though, that annoyance evaporated. Once he saw that professional blogging was a Real Thing (and one that paid all our bills and then some), my husband began supporting me.

You need the support of your family to make it work. Your children need to understand what you’re doing, and you need to teach them to respect your “work time.” Your life partner needs to be on board with your efforts, and willing to stand up for you when extended family members make snarky comments about your blogging career.

A good support system is a must whenever you are involved with any business venture or side hustle, including freelancing. Build your support system so that you have people to fall back on when you need emotional help. I don’t know where I’d be without the support of my husband and the understanding of my son.

CHAPTER SUMMARY

Working from home presents special challenges to the work-life balance. Even as you try to build your career as a professional blogger, it’s important to keep the important things—and people—in sight.

Learn to manage your life as well as your work. Take care of your physical and mental health, and don’t be afraid to say no when it’s warranted.
CONCLUSION

IT’S TOTALLY WORTH IT

It takes time and effort to succeed as a professional blogger, or as any type of freelancer. While it’s possible to build your clientele so that you can quit your day job and make a living entirely online, it’s not something that happens overnight.

Professional blogging—whether you build your own blog or write for others’ blogs—is not a get rich quick proposition. It takes time and energy to build a reputation and a client base.

Not everyone is made to enjoy working from home. Not everyone wants to be a writer. But for me, this career path is totally worth it.