



Freelance Writer's Resource Guide



Fred Ruffy

INTRODUCTION

*Everybody has talent, it's just a matter of moving around until you've discovered what it is -
George Lucas*

You're probably reading this book because you want to start or grow a freelance writing business. It's a great time to do it. The demand for quality writing and editing will continue to grow due to an ongoing shift in how companies advertise and market products and services.

The buzzword today is *content-marketing*. Well, that's actually two words, but the term has important implications for all types of freelancers.

Since consumers are inundated with information today, banner ads, pop-ups, or radio/TV commercials simply don't have the same impact as they had in the years past. According to Douglass Rushkoff's 2001 documentary *Merchants of Cool*, by the time the average person in the US is 18 years of age, they will have seen more than 10 million ads!

As consumers turn numb to traditional marketing and advertising efforts, companies understand the importance of developing content that engages consumers and builds trust. Everywhere you turn, there is a video tutorial, podcast, newsletter, email sign-up, or free ebook (like this little gem).

Yet, while there are certainly plenty of opportunities for freelancers today, there is also a lot of competition for the jobs. In addition, everybody under the sun seems to want content, but not everybody seems to want to pay for it! In order to survive as a freelance writer, it's essential to find jobs that generate fees for your business... or your business simply won't survive.

Fortunately, you don't need to be a great or prolific writer to make a living as a freelancer. I am proof of that. You simply need a passion for a certain topic and then to find opportunities where you can display your creativity and knowledge. If you are not yet an expert on a specific subject matter, read, study, take courses, learn one. Your odds of succeeding as a freelance writer will increase exponentially if you are very knowledgeable on a specific subject matter.

Hopefully, this book is a starting point that helps to jumpstart your freelance business. It's written to stir ideas and to help you find opportunities that you might have not considered or that maybe you overlooked. It also includes practical information on setting fees, dealing with editors, and building a strong brand for your freelance writing business. The book concludes with links to useful web sites and reading material.

FIND YOUR NICHE

*By being yourself, you put something wonderful in the world that was not there before -
Edwin Elliot*

Being an expert on a specific subject matter will increase your chances of finding freelance work. You likely already have specialized knowledge about one topic or industry and that's the best place to start looking for work.

My career started on Wall Street as I have a passion for financial markets, economics, and trading. It was shortly after the Global Financial Crisis of 1998 that I found myself jobless and looking for work. I found a couple of very small freelance writing gigs before I was hired for a sizable project for an investment education firm.

WHAT IS GHOSTWRITING?



It's not as spooky as it sounds. Ghostwriting is simply writing copy for another author. Perhaps that person is a high level executive and too busy to write the article, book, or blog. The opportunities are out there and typically pay better fees than most freelance writing jobs, but are typically not advertised for obvious reasons. The best way to find them...networking and building your brand.

Since that time, I have written magazine articles, books published by Wiley, eBooks, newsletters, blogs, market commentary, white papers, and email campaigns. Much of this work is done anonymously as a ghostwriter, but all of it is within the financial industry and all of it is revenue-generating.

Within your industry, where can you add the most value? Do you have a knack for making complex topics easier to understand? Are you strong at writing catchy headlines that can motivate readers to click on a link? Do you have a background in advertising or marketing? Can you write an interesting narrative?

For your industry, make a list like the ones below. What inspires and motivates you? Can you create an example to show your ability to understand the topic and create compelling content? What have you done for previous companies that can be applied to a different company in your industry?

Content Marketing by Industry

Mining	Banking	Retailer
Newsletter	Educational Website	Email Campaign
Press Releases	Press Releases	Press Releases
Mailers	eBook	Blogging
Blog Updates	Facebook Page	Twitter and Facebook
Twitter Posts	LinkedIn Page	Instagram

Freelance writing jobs are certainly not limited to the world of content marketing. There are opportunities to write for book publishers, web sites, magazines, blogs, newspapers, television, and more.

FREELANCE JOURNALISM

Don't be afraid to go out on a limb, that's where the fruit is - H. Jackson Browne

Over the years, I have worked with journalists on hundreds, if not thousands, of different stories. The Wall Street Journal, Barron's, Reuters, Bloomberg, and other financial news services often need commentary and insights from an expert in a specific subject matter and sometimes call or email me with questions about interesting or unusual market activity.

STAFF WRITER

Journalists that write for major publications are often Staff Writers. That is, these authors are typically regular employees or staff members at their firms, rather than freelance writers or periodic contributors.

99% of the print journalists that I have worked with are staff writers. With instructions or suggestions from editors, they write daily stories for readers that appear online, in print, or both. It's a difficult job because of the tight deadlines and strict editorial guidelines that must be followed. Most newsroom reporters have an academic background in journalism. The good ones eventually work

their way from the grind of the news desks and to higher level positions within their companies.

A freelance journalist, on the other hand, typically makes a living pitching story ideas to editors. Others have established relationships with various publications and are called upon to write specific stories when there is no staff writer available.

A friend at Reuters tells me that these freelancers are sometimes hired to write breaking stories when there is no bureau or reporter on location. Called "stringers", they are hired mostly for general news stories. He says, however, that the vast majority of Reuters news stories are written by staff writers and not stringers.

Breaking into financial journalism is difficult and doing it as a freelancer has additional challenges. You need to get on the radar of editors with story ideas or established relationships. You are also competing against freelancers that are former staff writers who are already connected to the right people.

If just starting out, the best place to begin is with local publications and focus on industries where you have specific knowledge. Maybe you have a specific story idea that hasn't been covered. Check the publications website to see if they have guidelines for submissions. If not, call the editorial department and politely ask how to submit a story idea for publication.

Consider generating a weekly email that includes a list of your story ideas or observations. If an editor isn't interested in a specific story at that time, politely ask if you can add them to your email list of weekly story ideas. Once you have a list of 20-30 editors that are seeing your ideas, your odds of getting an assignment increase exponentially. Be sure to include your contact information.

Given that traditional news publications face a lot of competition from blogs and social media today, editors are always looking for fresh perspectives and interesting headlines. As a result, there are certainly opportunities in the world of Freelance Journalism for those that can cultivate a solid network and generate compelling story ideas.

BLOGGING

Courage is what it takes to stand up and speak. Courage is also what it takes to sit down and listen - Winston Churchill

The lines between Journalism and Blogging have blurred in recent years, but there is a very important difference between the two. The most important is that journalists typically adhere to a stricter set of editorial standards when it comes to publishing news and articles, such as fact checking and citing confirmed, credible sources.

Bloggers don't follow the same set of rules as journalists. For example, blogs are known to edit incorrect stories after the fact rather than do the due diligence beforehand. That's because there is heavy pressure to be the first to break a story and have it shared across social media outlets. It's all about the page views. Accuracy is often a secondary consideration.

While many bloggers are staff writers, freelance writers might blog for two reasons: 1) to build your brand 2) for money. The benefits of having your own blog are covered in more detail in the section titled Build Your Brand. Definitely start a web site with a blog if you have enough time.

OVERCOMING WRITER'S BLOCK



What if you can't think of anything to write? If you are serious about a career as a freelance writer, you don't have a choice. There is no such thing as "writer's block" if your livelihood depends on typing copy for clients. The only practical advice I have is, start writing about anything. Write a funny story that happened to you or a dream you had. Just write.

Blogging for fees is another matter entirely. While successful blogs like The Huffington Post, Gawker, Tech Crunch, and others certainly capture a lot of page views and need talented copy-writers to generate stories, the business is cutthroat. The shelf life of stories is so short and writers are under constant pressure of tight lines to generate stories that bring traffic to their web sites. In addition, most of these blogs have staff writers that are not permitted to freelance for other companies.

That said, some smaller blogs can offer great opportunities to get a foot in the door. When asked how she finds freelancers, Kathryn Aragon of The Daily Egg blog said, "My favorite way to find writers is to discover them through articles they've written."

Recent job postings on the website [freelancewriting](#) included the following examples: "looking for ghost bloggers to write on various topics about Wordpress", "looking for a ghostwriter with relevant experience for our SEM blog", "lifestyle blog is looking for passionate writers to write on topics like health, lifestyle, productivity."

Links to freelance writing and similar job sites are provided in the Online Resources section of this book. Note that the competition for these jobs is high and the pay is typically not so great. Yet, the help wanted ads can provide examples of jobs that are in demand within the world of blogging. Pitching story ideas, as described in the previous section, is another way to get to know an editor. Lastly, be sure to check the career sections of the blogs that interest you for opportunities and have some polished writing samples prepared to send along with your resume.

TECHNICAL WRITING

If you do not enjoy what you are doing, you will never be good at it - Luke Parker

Technical writers are experts on specific complex topics. For instance, a friend of mine works as a writer for a major pharmaceutical company. She is responsible for writing and publishing research pieces that are submitted to regulators for approvals of various new products.

But she doesn't work alone. She is part of a team that collaborate with the scientists, marketers, statisticians and editors. Together, they produce research that often determines whether or not new treatments are approved or rejected by the Food and Drug Administration. The deadlines are tight because they are often trying to beat competitors to the market and want to submit to the FDA as soon as possible.

Many technical writing positions are in-house, but some will be temporary placements available to freelancers. For example, a writer might be hired to create a series of user manuals for a new software product. In fact, more than half of all technical writing jobs are in the field of technology.

However, government, higher education, aerospace, engineering, and healthcare often need documents, research and other publications that require the special skills of a technical writer. Some of the links in the Online Resources section of the book will direct you to web sites that sometimes list openings for freelance technical writers.

WRITING FOR COMEDY

*The biggest change in the humor industry in the last 10 years has been the need for professional writers -
Mel Helitzer 2005*

Comedy writing is big business and many of the freelancers in the industry are highly paid. They are often seasoned players in the comedy world and well-trained as well.

Indeed, creating jokes or *bits* is a skill that is learned and developed over time. Sure, stand-up artists like Louis CK or Chris Rock make it seem effortless. But their jokes follow certain structures and formulas, with the element of surprising driving most of the punchlines.

An old joke here should help illustrate,

Two hunters are out in the woods when one of them collapses. His eyes are glazed and he doesn't appear to be breathing. The other man calls emergency with his cell phone. He gasps to the operator, "My friend is dead! What can I do?" The operator says in a calm, soothing voice, "Take it easy. I can help. First, let's make sure he's dead." There is a silence, then a shot is heard.

The hunter is back on the phone and says, "OK, now what?"

Did you laugh after the "shot is heard"? That's the surprise in the joke. It is an unexpected twist or turn. Just when think the story is going one way... surprise, it suddenly goes in a different direction. The unexpected twist triggers a chuckle as a burst of air is pushed out from the lungs. Just as with the uncontrollable sobs of a weeping widow, laughter is a physiological response or reaction to stimuli.

Triggering laughter is no easy task when an audience knows you're trying to be funny. When writing for comedy shows like SNL or Late Night, there are

additional challenges because of pressing deadlines. That's why comedy writers for these shows are paid high salaries.

Sitcoms, advertising firms, blogs, and satirical publications like The Onion also need people who can write funny copy, but landing these jobs requires some experience, a real natural talent at writing funny, specific training, or all of the above.

If comedy writing interests you, consider taking introductory classes. *Writing for Talk Show* at IO Theater in Chicago and Los Angeles is an example. The satirical publication *The Onion* also offers writing courses at The Second City in Chicago. The Second City offers *Writing for Sketch* and other writing classes in their training centers in Chicago, LA, and Toronto as well.

TESTING, TESTING 123



An Open Mic is a live show where anyone can perform at the microphone. These "mikes" are sometimes for musical acts, but a comedy open mic is for amateur comedians and is an opportunity for you to test drive your joke writing skills. Visit the website badslava.com to find the one nearest you.

Writing jokes for stand-up artists can help develop the tools needed for a career in comedy writing. Indeed, many of the top comedians hire talent help them write new material.

Larger cities have comedy clubs that offer classes for aspiring stand-up actors. Examples include Zanie's in Chicago, the Comedy Cellar in New York City, and the Second City in Toronto. If you're not in one of those cities, refer to the resources at the end of this book on recommended reading material. Start writing jokes and test-drive your best ones on Twitter and Facebook.

FREELANCE EDITING

*They always say time changes things, but you actually have to change them yourself -
Andy Warhol*

Experienced writers and editors can sometimes find freelance editing opportunities. In his book, *Let's Get Digital*, David Gaughran encourages self-publishers to hire an editor for every book that they write. The book has more than 300 reviews on Amazon.com and therefore is obviously widely read. Most of these readers are writers interested in self-publishing and need editors for their books!

They are not alone. My father was once a Cardiologist and today edits a lot of research that will be published in prestigious medical journals. The authors require the expertise of a Medical Doctor and also a solid editor. He can do both.

Unless you already have a lot of experience writing and editing, your first jobs aren't likely to be editing gigs. However, over time, this is an area to consider as an extension of your freelance writing business. The trends in self-publishing, content marketing, and online blogging will continue to feed the need for strong editors.

PROOFREADING

SMALL changes can make a BIG difference - Unknown

Proofreaders are often hired to review manuscripts as well. While the editor is hired to review and change the copy to improve the flow and quality of the text, the proofer typically looks at the final draft to make sure that there are no errors. That doesn't include a simple spell check, but checking for correct punctuation, that all graphics or tables are labeled correctly, and grammatical errors. Proofreading, or proofing, doesn't pay as much as editing, but can be a good entry point for aspiring editors.

Copyediting is closely related to editing and proofreading, but is a bit different than either of the two. A copyeditor is charged with proofing the document and also editing the document so that the style is consistent with other company publications. They might also have expert knowledge or experience and are typically paid more than proofreaders.

BUILD A BRAND

Don't brag about yourself let others praise you - Proverbs 27:2

Are you connected on social media with the key influencers in your industry? Do you comment on the blogs of the experts in your field? Are you reviewing books on Amazon that relate to your area of interest? In other words, what are you doing to build your image or brand?

While most of us prefer spending our time creating great content rather than on social media, an aspiring freelance writer has a better chance of finding work if they spend some time on LinkedIn, Twitter, Facebook, Instagram, Tumblr, or Youtube.

Obviously, not all social media tools work in the same way or have the same audience. As a freelancer, you want to focus on communities where you can show-case your expertise on a subject matter, interact with potential clients, post samples of your work, or all of the above. The best thing about using social media sites is that they are free and it doesn't take an extraordinary amount of time to participate.

HEADSHOT

Your online image can make the difference between landing a freelance job or not. Do a search and see what you come up with. If search only returns old photos from your high school graduation, random selfies, or you playing beer pong in your friend Jordan's basement, consider hiring a photographer to take some photos, or headshots, to use in your social media profiles.

Most successful writers also use a blog or website to show-case their talents. This is certainly true of self-published authors who want to sell their latest books. For freelance writers, the large amount of time and effort required to build a full-fledged website might take too time away from other more important activities like finding new work that pays fees.

Nevertheless, to have a solid brand as a freelance writer, as with any business, it is worthwhile to have a core destination or platform that serves as a model of

your special expertise or talents. A personalized blog or website is the best solution. And it's not too early to start.

Wordpress is probably the best bet for building a web site if you have no previous blogging or website experience. It's easy to use and, best of all, it's free. However, you will need to buy a domain name and also pay manageable monthly fee for a hosting service.

If you're concerned that you don't have enough time to blog or run a website, you might consider buying the domain name that interests you, like your first and last name dot com, and create a static page. That is, create a web site that is not updated, but that includes basic information about you. Then, later, as your business grows you can upgrade the site to a more interactive site with a blog, samples of your work, and contact information.

FEES: PER WORD OR BY THE HOUR?

The harder I work, the luckier I get - Samuel Goldwyn

As an expert on a specific subject matter, a blogger or editor might invite you to contribute to his or her blog in exchange for a byline and links back to your website. This type of arrangement can be beneficial if you are trying to build a following. For instance, I contributed to a widely-read investment blog called Seeking Alpha for several years and the daily commentary helped build a certain amount of name recognition and creditability in the industry.

Today, I typically decline opportunities to guest blog because I want to focus more of my time on writing assignments that pay fees. There are only so many hours during the day and therefore it's simply a matter of priorities.

On jobs that pay, the arrangements can vary based on the size of the job. A short article can be published for a flat fee or per word. 10 cents per word is not uncommon, but experienced freelancers should be expected to be paid more in the 25 to 50-cent range.

For that reason, on large projects a flat fee is often negotiated and the writer needs to determine a fair hourly rate for the project. If, for instance, the job will take you 20 hours and your rate is \$75 an hour, then agree to do the work for \$1500.

The specific hourly rate will depend on the writer's credentials. Just as you typically don't get offered a six figure salary in your first year out of college, a

freelancer with little or no previous experience is not likely to be paid more than \$25 to \$50 an hour. That number steadily increased based on experience level and subject matter expertise.

A third payment arrangement between freelancer and client is a flat monthly fee. These retainer agreements are the most desirable because the income stream is similar to a salaried position. Of course, there are no benefits and, if the work is similar to a full-time position, leaving the freelancer no time to pursue other opportunities, then it might be in the writer's best interest to request a regular position that pays W-2 wages rather than being paid as an independent contractor. This is covered in more detail in the next section on Setting Up a Business.

WHAT IF YOU DON'T GET PAID?

If you have an agreement to write copy for an individual or company, the odds are very high that you will indeed get paid. But not always. On one occasion, for example, the person that hired me to write a series of articles, which were not yet published, passed away while traveling abroad. He had a balance owing of \$3000. What could I do? Not much, unless I wanted to deal with a complicated legal process and go after his estate. I didn't want to. To mitigate the risk of not being paid, if it is a substantial job, make sure the contract is clear and spells out the agreement in detail. If you are owed money, stop writing for the client. If they still don't pay, hire an attorney to draft a letter and request prompt payment.

If you're like me, book-keeping is not your strength. Nevertheless, sending an invoice is usually necessary if you want to get paid sooner rather than later. It also adds a professional image to your services.

Once you have completed a job, it's time to deliver the invoice. If the job is a flat-fee one-time project, then email it to the person in billing (or the person that hired you) once the job is completed. If it is an ongoing project, you might consider sending a new invoice on the first business day of each month. If payment is slow, simply send the invoice again with a gentle reminder.

SETTING UP A BUSINESS

It is hard to fail, but it is worse never have tried to succeed - Theodore Roosevelt

Launching into a career as freelance writer is a bold move. Whether you are fresh out of college or transitioning from a job as a salaried employee, you are taking a risk. If you don't find jobs, you don't get paid. That is a lot of pressure and responsibility. You will also be responsible for paying taxes on income that you earn. Unlike a regular W-2 salaried employee, there are no taxes withheld or paid on your behalf.

If you are not yet earning a lot, then you will likely report the fees generated as self-employment income and continue filing a regular 1040. As revenues increase, however, it will be time to explore other entities as such as a Limited Liability Corp (LLC) or a Subchapter S Corporation (S-Corp).

How do you know when to explore other business entities? You will know when, one day, you say to yourself, "Whoa, I'm paying a lot in taxes!" But it doesn't hurt to plan ahead by talking to your accountant or tax planner. Let them know that you are planning on freelancing and ask if you need to re-evaluate your tax strategy.

DEALING WITH EDITORS

The way we choose to see the world creates the world we see - Barry Neil Kaufman

If you haven't yet worked with a company or an editor on a freelance writing project, you might be surprised when, on your first job, your copy is chopped, re-worded, rearranged, or even re-written entirely. It doesn't always happen, but some editors will sometimes either: 1) ask for a redo or 2) rewrite a substantial amount of the piece for you.

Don't take it personally.

If you are hired for a project, it means that your work is valued and, as long as they agree to pay the fees, it's not worth fighting with the editor about changes to your content. The job is done. Thank them and move on to the next project.

NEVER MISS A DEADLINE

As a freelance financial writer, you want repeat business and meeting deadlines is a must. Understandably, if there is a death in the family, a major health issue, or some other unexpected event, a deadline might be missed. Those are exceptions to the rule. Really focus on meeting the deadlines that were set out at the time of the agreement or decline the job if the terms are unrealistic.

FINAL THOUGHTS

Many of life's failures are people who did not realize how close they were to success when they gave up - Thomas Edison

Whether you are a writer, musician, voice actor or other artist, living in the world of freelancing can be scary. There is no job security. Income can fluctuate from one month to the next. You don't know when you might find or lose a gig. There are no extra perks like retirement plans, health insurance, or vacation days.

You are the business and success or failure depends on you. You must have discipline, persistence, and a strong desire to succeed. The fact that you have read this far suggests that you are on the right path. Keep reading, learning, and grow your brand.

Thank you so much for reading. Please come back and visit the website fredruffy.com as I continue to add eBooks and other content in the months ahead.

READING LIST

The man who does not read good books has no advantage over the man who can't read them - Mark Twain

Articles

6 Tips for Getting Freelance Journalist Gigs

8 Habits of Conversion-Focused Copywriters

Before You Go Freelance, Read This

Books

Let's Get Digital by David Gaughran - An excellent read for self-publishers and other book authors.

Content-Marketing for Dummies by Susan Gunelius- 101 info on content marketing, building brands, and social media.

Media Virus by Douglas Rushkoff - One of many great books by Rushkoff. This one explains how and why certain messages go viral.

Secrets of a Freelance Writer by Robert Bly - A useful book for those looking to start a career in freelance writing.

Comedy Writing Secrets by Mel Helitzer - A must read for anyone wanting to earn money from funny copywriting.

Trust Me, I'm Lying by Ryan Holiday - A PR executive's views on blogging today.

Money Secrets by Dave Barry - Comedy writing at its finest.

Make a Living as a Freelance Writer by Jenny Glatzer - Title says it all.

ONLINE RESOURCES

Don't go through life, grow through life - Eric Butterworth

Job Search Sites:

All Indie Writer's

American Society of Journalists and Authors, or ASJA

Blogging Pro

Freelance Job Openings

Freelancewrite About

Gorkana Journalist Jobs

Journalism Jobs

Media Bistro

Prologger.net

Upwork

WritersMarket

Write to Done

Writing Thoughts

Blogs for Freelancers:

About Freelance Writing

All Indie Writers

Be a Freelance Blogger

Freelancer FAQs

Freelancers Union

Funds for Writers

My Blog Guest

Productive Writers

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