

Culture Collective: Q&A on the 'how to' of freelancing  
August 2021

**The panel of experienced freelancers were:**

- [Lou Brodie](#)
- [Heather Parry](#) also on Twitter at @freelancescots
- [Lauren Hendry](#)

Hosted by Kathryn Welch, Culture Collective Programme Lead

**“How do you handle getting a balance between different kinds of work, e.g. between Producing and your own creative practice?”**

- Sometimes it's a pragmatic thing - you sometimes have to follow the cash - we've all got bills to pay. There's no shame in that.
- Each area of practice can feed and inform the other. Might you be able to find / create / ask for creative opportunities within producing / admin roles? What can you take from one area of work to inform your other interests?
- Where it's your own creative project, consider whether you want to self-produce as well, or when it's possible / preferable to bring someone in to support you.
- Sometimes you have to hold firm in turning down some kinds of opportunities to create spaces for other parts of your work that you want to make time for. You can think of some roles as 'buying' you time later to protect for creative projects.
- You won't always get the balance right all the time - it's more of a tide (sometimes more of one thing, later more of the other).

**“I've got loads of projects I want to start, but funding is always really difficult and really scary. And half the battle is just figuring out where the pockets of cash are. What's your tips on how to apply for funding for a project?”**

- Consider when you actually need funding - some (not all!) projects can be chipped away at whilst you're doing other things.

- In applying for funding, budget accurately and make sure you cover your own costs, as well as everything else. Don't under budget to try to increase your chances of getting funding!
- If you have (or can develop) connections and social media profile, a crowdfunder / kickstarter can be a good way of building your audience and raising money.
- Seed funding: Small grants or self-generated funds can be really powerful in building your case when you come to apply for larger funds.
- Get someone you trust to look over your funding applications, especially someone who's been successful in the past. If you're working with larger organisations (in any capacity) ask if their funding person can look over it for you. Don't be shy to ask organisations to support your professional development.
- Equally, be bold in picking up the phone to funders and asking for their steer on how / if your project aligns with their funds.
- Don't be too disheartened by rejection! It will happen, you just need to keep trying.

#### Useful resources

- Library of successful funding applications: <https://www.thewhitepube.co.uk/fundinglibrary>
- Scotland 'Cash for Culture' guide to fundraising: <https://www.creative-lives.org/pages/category/get-funded>
- FAQs for Creative Scotland's Open Fund: [https://www.creativescotland.com/data/assets/pdf\\_file/0005/84236/Open-Fund-FAQs.pdf](https://www.creativescotland.com/data/assets/pdf_file/0005/84236/Open-Fund-FAQs.pdf)

#### **“What do you do about pensions?”**

- Do it! Set one up asap - don't put it off even if you can only contribute a really small amount.
- The Lifetime ISA is a government supported scheme that tops up your savings, up to £4k per year. You can control how much you put in, and also 'round up' your purchases to keep squirrelling money away.
- Follow Money Saving Expert for brilliant and easy-to-digest advice on all things pensions and savings.

#### Useful resources

- Lifetime ISA: <https://www.gov.uk/lifetime-isa>
- The Moneybox app: <https://www.moneyboxapp.com>
- Penfold pensions (easy to control how much you pay, and also helps you find and consolidate old pension pots from previous jobs): <https://getpenfold.com/transfer>
- Money Saving Expert: <https://www.moneysavingexpert.com>

## “How should I budget for tax?”

- Open a separate bank account and put 20-30% of everything you make into it, for tax.
- Even if you're not at the tax threshold (c.£12k), that acts as a bit of a savings account.
- In your first year of freelancing you might be asked to pay all your tax for year 1, plus 50% of your expected tax for year 2. This can be a real killer if you're not expecting it. This is called making payments on account.
- You can (usually) set up a direct debit to pay your tax bill if you can't afford (or don't want) to pay it all in one go.

### Useful resources

- Making payments on account: <https://www.gov.uk/understand-self-assessment-bill/payments-on-account>
- Paying by direct debit: <https://www.gov.uk/pay-self-assessment-tax-bill/pay-in-instalments>

## “What about maternity leave?”

- As women, we're socialised out of talking about money. We need to talk about it more. We often hear “*you don't need to know about that*”. And we do; we are statistically likely to end up financially worse off.
- To be eligible for Maternity allowance you need to have been self-employed for at least 26 weeks and earned over £30 per week for at least 13 weeks prior to it. Maternity allowance can be up to £151 per week, or as little as £27. And there's no such thing as paternity leave for freelancers.
- If you find that you haven't paid enough National Insurance to give you maternity leave you can sometimes make it up by making additional payments.

### Useful resources

- <https://pregnantthenscrewed.com> - Support for women who have faced maternity or pregnancy discrimination, including free legal advice and a mentorship scheme.
- Eligibility for maternity pay (and a calculator to work out what you should get) - <https://www.gov.uk/maternity-allowance/eligibility>
- Topping up National Insurance contributions - <https://www.gov.uk/voluntary-national-insurance-contributions>

## **“What do you do when people don't pay or take a long time to pay?”**

- Bigger organisations are often the worst! Special nod to universities for being notoriously difficult to get money out of.
- You are legally protected in requiring invoices to be paid in 30 days and can add on late payment fees and interest after that. Be disciplined in checking in with organisations who don't pay by day 30 - often even the mention of a late payment fee can speed things up!
- Make sure payment terms, dates and payment installments are in writing before you begin. And where possible, explicitly have that conversation at the time of contracting, so expectations are clear on all sides.
- There is a 'simple procedure' in the Scottish courts for online settlements of disputes up to £5k.
- Much enforcement is reliant on having contracts for the work - make sure you have agreements in writing!
- If you have insurance for your work (e.g. public liability or professional indemnity), this can often come with access to legal advice and support.
- Look into professional bodies in your sector, and / or join a union! Often, they are very cheap and can provide advice and write letters on your behalf.

### Useful resources

- Legal (and other) insurance for freelancers: <https://withjack.co.uk>
- Legislation around late payment of debts owed to you: <https://www.legislation.gov.uk/ukpga/1998/20>
- Scottish Courts' Simple Procedure: <https://www.scotcourts.gov.uk/taking-action/simple-procedure>

## **“What do you wish was included in contracts for freelancers? What does good practice look like?”**

- Pay on time, without chasing.
- Make it obvious what expenses and other payments freelancers can access, and how to claim them. Don't make us ask.
- Offer a range of payment installments, where possible, including (part) payment upfront.
- Be open to negotiating the terms of the contract - it's a two way street!
- Include an IP clause that is fair and transparent to the artist(s) and those involved in the creation of work.
- Include cancellation clauses as standard.
- Ask (and be flexible about) how you communicate, forums, expected hours of availability etc.
- Let us know what paperwork you need and ask for it in plenty of time.