



ESTABLISHING YOUR FREELANCE BUSINESS 101

Instructor: Christi McGuire & Erin K. Brown

LESSON #10

Balance

Some of this may seem redundant, but balance is *so* important for freelancers. I want to spend this last lesson of the course focusing on the topic of balancing your time.

Freelancing is an awesome way to make a living. Working for yourself, working at home. Doing something you love and getting paid for it. Since you don't have specific times you need to be at work (Monday through Friday, 8 to 5, for example), you can set your own hours. And put in as many or as few hours as you want. It's *great*.

But the temptation to spend too many hours on your business can be strong. In the beginning, many things need to be done: marketing your services, designing promotional material, polishing your skills, organizing paperwork, communicating with colleagues and clients and potential clients, and, of course, actually doing editing projects. And the more time you put into your business, the more successful it will be.

The pitfall you need to avoid is spending so much time on your business that the rest of your life gets neglected. We all have just twenty-four hours a day, seven days a week. At every moment of every day, you have to decide how best to spend that moment. As the saying goes, time, like money, can only be spent once.

The great thing about working for yourself is that you can decide when is the optimum time for you to do each of the important things in your life. You don't have to plan the important around the urgent. If you've got an eight-to-five job, and your commute is a half hour, you *have* to plan everything else before 7:30 or after 5:30, or squeeze it in on the weekends/lunch hours.

Whether you're spending your work time marketing your new business, trying to get it off the ground, working through feast-or-famine extremes, or wondering how in the world you're going to meet all your deadlines and get all this editing work done, it's important to maintain balance. Moderation is the key.

I. GOD

It almost goes without saying that you don't want to neglect your relationship with the Lord. But if you're not careful, the pressures of your freelance business can easily eat into your relationship-building times with the most important Person in your life.

We all know the three ways of maintaining a close walk with God: prayer/quiet-time meditation, Bible reading/study, and fellowship with other believers. Are you spending as much time on each of those things as you'd like? As you think God wants? If one or more areas are lacking in your life right now, come up with a plan for fixing that gap.

Spiritual warfare is very real. If God wants you doing freelance editing, you can be sure that Satan wants to prevent it. If you edit Christian manuscripts, you are helping fellow believers get the words God has called them to write into the hands of those whom God wants to bless with those words. If the devil can work through you to discourage a fledgling writer, or to dilute the message God wants this person to write through overediting, you can bet he'll do it.

If God wants to bless your business, the Enemy will seek to destroy it. And he can do it through so many big and little ways. The devil can sabotage your computer, leaving you stranded. He can hit you with an hours-long power outage. He can make you feel tired and frustrated when you go to do an edit and make sure your negative attitude seeps into your work. He can make sure you get a horrible cold, a nasty headache, or the flu. He can whisper into the ears of potential clients that they shouldn't have to pay someone to edit their work. He could even convince some of your clients to tell other people that you're not a good editor! Don't let him sneak into your business or professional life. Guard yourself with the spiritual armor of prayer, God's Word, fellowship with other believers, and a close walk with the Lord.

A. Prayer/Quiet-Time Meditation

In addition to being my Lord, my Savior, my heavenly Father, my Abba Daddy, etc., God is the owner/manager of my business. He brings me clients, and He gives me the tools and skills I need to do good work. I ask for His help and wisdom as I do each job.

So I start every day by having a "meeting with the Boss." The President of my company has requested that I meet with Him each morning before I start my work so we can discuss the tasks that need to be handled that day. I sit at His feet and talk to Him about what's on my schedule, and then I listen to what He has to say about what He wants me to do and how He wants me to do it. I talk to Him about any problems I'm having with clients or deadlines. I ask Him to help me know what new jobs to take on and which to pass along to my networks and which to simply say no to.

In these quiet morning times, I also talk to Him about the personal things going on in my life. I have typed up a list of prayer requests, including my networks and their members, my clients, my writing projects, numerous colleagues, people I've connected with at conferences, and, of course, my personal friends and family members. I pray over that list before I leave my bedroom in the mornings, before I get anywhere near my computer.

I also keep a prayer journal. I didn't used to be much of a journaling person. But a few years ago, my husband and I embarked on a journey that I knew was going to need to be bathed in serious prayer, and possibly be something I'd want to have a record of to look back on later. And even though that particular journey is over, I've kept up with the journaling habit. I've found that it helps me to clarify my prayers, and I've often heard God's voice in my mind as I've been writing. If you're a journal-keeper, make sure you maintain that routine when your editing business starts encroaching. If you've never been much into journaling before, you might want to consider including this as part of your schedule.

Of course, God isn't *only* my "Boss." He's my Lord, my Savior, my best Friend, my loving heavenly Father. Another analogy I love came through a song I heard at a Mount Hermon conference a few years ago called "Come Meet the Author of Life" by Sally Klein O'Connor. My quiet time is my "date with the King." I don't neglect date night with my husband. I certainly shouldn't skip my daily dates with God either. After all, He looks forward to them even more eagerly than I sometimes do, and He misses me when I don't show up for Him.

B. Bible Reading/Study

In addition to my morning quiet times, I set aside time at the beginning of every day for Bible reading, study, and reflection on God's Word.

Now, one of the awesome things about my editing business is that I get *paid* to read manuscripts that are designed to help readers grow closer to the Lord. As part of my job, I get to read devotionals, self-help books, novels with Christian themes, and Bible studies. I often look up Scripture verses in the course of my work. But I also make time to read the Bible, from beginning to end, a page or two every morning.

I used to think my morning times with the Lord were enough to get me through the day. But a couple of years ago, God told me He wanted to have focused time with me at midday as well. So instead of working through lunch, I started getting up from my desk, fixing a quick meal, and prayerfully reading a published devotional. (Robin Jones Gunn's *Victim of Grace* is my all-time favorite. A true life changer! And if you're a fiction lover, I hope you'll consider my [Fiction Lover's Devotional](#) series. 😊)

C. Fellowship with Other Believers

Working for yourself from home can be very solitary. You don't have an office to go to every day that offers automatic socialization—at least during lunchtime, the first few minutes of the workday, and just before you leave at the end of the day. That can be both a good thing and a bad thing. But one way to make sure you don't crawl into a self-absorbed hole is to join an online loop with people who are interested in the same things you are. This could be related to your freelance business, such as [The Christian PEN](#) or others. Or it could be unrelated—a fan club for your favorite celebrity, a group focused on a hobby you enjoy, etc. If you join a Christian group, you can get some wonderful fellowship through that.

As with everything else, balance is important. Keep track of how much time you spend reading and writing emails or checking your social-media sites. Don't let that chew up valuable hours that could be better spent doing something else.

One great thing about online loops is that if you get busy, you can return to the loop when your schedule lightens up a bit.

No matter how enjoyable your online friendships may be, there's no substitute for one-on-one, face-to-face relationships. Church, of course, can be an excellent source of Christian fellowship, especially if you get involved in small groups such as Bible studies, Sunday school, or ministries. One thing to be careful about is the temptation to become overly committed to activities that are good, worthwhile, positive, and glorifying to the Lord but that take time and energy away from the things God has specifically asked *you* to do.

For example, let's say you firmly believe God has called you to do freelance editing full time. He's given you the gift of helping writers polish their manuscripts, and readers are being blessed by these books. And you are thrilled that God has chosen you to do this work. But then the elder board calls and says they're short on Sunday school teachers for the preschoolers. And they don't have anyone to set up and maintain the church library. And they're looking for someone to lead a drama team. Their midweek adult Bible study needs a leader. Oh, and since you're an editor, they could really use your talents to proofread the praise song lyrics and Scripture verses that the tech guy puts up on the screen during services.

If you said yes to all these things, or even a few of them, you'd have less time for the editing business that God has specifically called you to do. These needs are all good things and legitimate needs, but you can't do everything. And if you did, no one else would have the opportunity to fill those positions and use *their* gifts and talents.

So pray carefully and thoroughly before agreeing to take on any responsibility. Don't say yes just because it sounds like a worthwhile thing to do or merely because it's a real need (or just because you have a hard time saying no). If, after prayer, you don't feel the Lord calling you to accept a particular commitment, do not feel guilty about turning it down. After all, even Jesus said no to some seemingly good requests for His time when they did not fit the overall plan for His ministry. (See John 4:42–43, for example.)

On the other hand, you can't spend *all* your time editing. If your conversations with the Lord lead you to believe that He is calling you to do something for your church family, go for it.

II. FAMILY

It can be a real struggle to balance work with family, even if you've got a steady office or retail job. If you're freelancing, the balance can be even more difficult to maintain. You don't want to fall into the trap of focusing so much on your work that you miss the opportunity to watch your kids grow up or of having a successful business at the cost of your marriage.

Everyone's situation is different. So everyone's schedule will be different. Spend some time thinking about how to balance work time with family time.

If you have little kids at home, plan time with them. You won't regret it. If your kids are older, they won't need you for as many hours a day. But make sure they know that they are far more important to you than your biggest client or your tightest deadline. Be there for them when they need you. Make time for them when they're willing to spend time with you.

Plan activities with your children. And when you are with them, be with them 100 percent. Listen to them with both ears and all of your brain. Don't let your mind wander to all the work you have to do, what you "should" be doing with that time, etc.

Don't give your spouse any reason to feel neglected. Give him or her top priority. My husband has an eight-to-five job. So when I hear his car coming down the street at 5:15, I wrap up whatever I'm working on so I can pay full attention to him when he walks in the door. I listen to him tell me about his day before I say anything about mine. I usually make dinner and do dishes while we're talking. Later, if I need to put in a few evening hours working, he doesn't mind going off and doing his own projects, or watching shows on TV that aren't my favorites, while I get in a little work.

Same thing with weekends. My husband understands that sometimes I get swamped and I need to put in a few hours on a Saturday. As long as I set aside some time for him during the day, maybe to go to a movie or take a walk in the park, and am available to him at the end of the day when he's done with his other activities, he's fine with my getting some work done in between (especially when he sees the income rolling in and the bills being paid).

I also go to lunch with my husband one day a week. His office is about a fifteen-minute drive from home, and he gets an hour for lunch. So once a week, *no matter how busy my editing schedule is*, I stop what I'm doing at 11:30 and drive to his office. He works for a pretty laid-back company, so I go in and walk to his desk, saying hello to his coworkers along the way. If my hubby is on the phone when I arrive, I wander around to his colleagues' offices and chat with them for a minute or two. Everybody there knows me because of these weekly visits. A few of them occasionally join us for lunch. So when my husband talks to me about what happened at work, I know the people he's talking about. And when the company has its annual Christmas party, I can chat comfortably with several of them. I've even been invited to some of their office potlucks!

Now, I must admit, when that 11:30 alarm goes off, I sometimes feel irritated with the interruption. But this weekly ritual means a great deal to my husband. He's proud of being the only person in his office whose wife comes to have lunch with him every week. It makes him feel special. So even if I've got a ton of deadlines, I find a day and make the time.

You may want to set aside one night a week for "date night" with your spouse. Find a sitter if you need to. Get a little dressed up. Go out somewhere nice for dinner. Catch a movie. Take a stroll through the park. Go window-shopping at the mall. Whatever you do, hold hands and say, "I love you" and "I appreciate you."

You could even set up special weekends away (or at least all day Saturday or all day Sunday). Lots of writers have regular critique group meetings that they attend faithfully every month. Why not set aside at least that much time to spend with the love of your life?

And while you're planning for family time, don't forget your parents, siblings, etc. They're important too.

All that said, I've made it clear to my family that if I'm going to continue being successful in my business, there are times when I need peace and quiet. When relatives come to visit, I let them know that I'm happy to have breakfast, lunch, and dinner with them, but in between, I have to work, just as if I had an office job. We have a little studio apartment area downstairs with a comfy couch, TV/DVD/stereo, computer with internet, bathroom, and kitchenette. Most of our guests are happy to hang out down there (or go for drives around sunny Southern California or do touristy things) while I'm working.

One way to balance business and family is to plan ahead. When your work schedule is heavy and you're frantically trying to make a deadline, choose meals that are quick and easy. (You may want to create a list of these quick-and-easy meals when you're *not* busy that you can refer to when you are.) When you do cook, make a double batch so you can reheat leftovers later in the week. Use the Crock-Pot. Ask your spouse to pick up fast food on his or her way home from work. Let your kids make dinner once in a while. Call for takeout. (Your choices don't have to be limited to pizza and Chinese. Check with your favorite restaurants. A lot of them will prepare meals to go for no extra charge. We have our favorite steak place, lasagna place, veal Parmesan place, etc.)

Get the kids to do the dishes, their own laundry, and some of the housework. (I am a firm believer in teaching children early to do the things they'll need to know when they're out on their own.) As they get older, they can do more but may be less willing to do so ... unless you offer them a bribe, such as a raise in their allowance or certain privileges in exchange for their help.

When my younger adult son was living at home, he cleaned the bathrooms, did the vacuuming, and even went grocery shopping for me as part of his "rent." Not only did that free me to get more work done, but I believe it will make him a better husband someday!

When you do have deadlines to meet that require working evenings/weekends (or whenever your family is around), assure these important people in your life that this is *temporary*. That you will get caught up, and when you do, you'll devote some special time for them. Plan a family weekend trip somewhere special, for example, or schedule dinner out at a favorite restaurant.

Remember, one of the advantages of working for yourself is being able to schedule your time however you want to, which enables you to be available to your family whenever they need you. So make sure you are.

III. FRIENDS

When I first started my business, one of my closest friends thought that since I wasn't "going to work" at a set time every day, I was available to talk on the phone, babysit for her daughter, go to lunch, etc. I told her what hours I'd scheduled for work. But she still called in the middle of my workday, usually when she was in her car on her way to work and thoroughly bored. She'd say, "Hey, whatcha doing?" I'd say, "Working. Frantically trying to get this job done before my husband gets home. Up to my ears in editing jobs. Way behind on my deadlines." And she'd proceed to chitchat about whatever happened to be on her mind at the moment.

I started checking Caller ID and letting the answering machine pick up and then calling her back later. Unless she was in tears, said she really needed to talk/pray with me, or had an urgent need. Then I picked up.

She finally got the hint. Now when she calls and I tell her I'm trying to make a deadline, she says, "No problem. I'll call you back later."

Let your friends know when your work hours are, and stick to them—unless they have a pressing need. Let the calls go to voice mail when you're working. Your friends will probably figure it out eventually. If they don't, find a way to tell them politely.

But don't ignore your friends entirely. Plan lunch together once a month. Spend some evening hours together. Go shopping on the weekends. Whatever you both like to do. You might even want to make regular, ongoing plans with special friends. For example, you could call your top four (local) friends and set up one day a month to get together with each of them. One of them could get the first Tuesday of the month, another the second Thursday, and so on.

Don't neglect these precious people. Good friends can be your biggest supporters. They'll rejoice with you in your "feast" times, and they'll be there for you in the "famine" times. And the really good ones will still be there when the day comes that you decide to stop freelancing.

If you don't have any real friends, make some! By participating in activities you already enjoy, you'll find others who enjoy the same things.

IV. HOBBIES AND FUN

How easy it can be to devote so much time to your business that you miss out on the fun of the holidays, or you can't enjoy what you do as thoroughly because work is always "calling to you."

All work and no play can burn you out. It can make this exciting world of freelancing a chore, a duty. It can fry your brain and deplete your creativity. You'll be a better editor (as well as a better person, better spouse, better parent, better friend) if you schedule time for fun, too.

What do you love to do? What makes you happy? Don't neglect what you enjoy just to get in a few more hours on the business. If you're happy, you'll be better able to make your clients happy.

Don't neglect the hobbies you enjoy. Make time to do things you like doing. If you don't, you may start resenting your freelance business instead of praising God for it.

And let yourself take a vacation once in a while, whether it's two weeks in the Bahamas or a camping weekend at the local lake. Go shopping or to a park or wherever you enjoy going. Treat yourself occasionally to something really fun, for no other reason than to have a good time.

V. MONEY

Freelancing is often a feast-or-famine business. You don't collect a paycheck on the first and the fifteenth of every month. You may have a nice influx of income one month and next to nothing the following month.

You can balance this irregular income with a little planning and self-discipline. Keep track of your hours and income with some kind of system (like the ones we talked about in Lesson 8). This will help you get a feel for what your "average" is. Using the numbers you came up with when you figured out how much you want/need to make, you can then have a good idea for which months are above or below the average/minimum.

When you have a good month, resist the urge to just spend the extra. Set at least some of it aside to cover the slow months. Or you may want to set aside a certain percentage of your income into a separate account you can tap into when you need it.

You may want to set aside a percentage of your income for other things, too. Every time I get a payment for my freelance business, I immediately take out 30 percent. Twenty percent goes into an account that I pay my quarterly federal and state income taxes from. Ten percent goes into a tithe account. During my feast-or-famine years, I set aside another 10 percent into my savings account, which I use to pay bills on slow months and to cover extra expenses like Christmas and vacations.

Now, when that 30 percent comes off the top (or whatever percentage you choose), it's a bit painful. I mean, you make a hundred dollars on a job, and instantly you're down to \$60. And if you owe a 15 percent referral fee, you're down to \$45. Ouch! But it's not a lot different than if you were working for a company that takes out taxes before you ever see your paycheck, and then from what's remaining, you set aside some for tithe and savings. Besides, when the time comes to make your quarterly tax payments, it's *great* to have all the money you need set aside. And when you have a slow month, it's *great* to have a little set aside to get you by.

And tithing? Well, that's between each individual and the Lord. But here's how I look at it. With my freelance business, I *really* rely on God to help me find clients, get jobs, do the work well and promptly, make my clients happy, be sure I get paid, ensure that my equipment runs properly—*so many* things! And I'm not really working for myself; I'm working for the Lord, so it's actually *His* business. And He does a lot of things for my business that I couldn't do myself. I figure He deserves at least 10 percent of the profits. And you know what? The Bible verses about giving to God and receiving back a hundredfold are true. You really can't out give God!

VI. YOUR CALLING

What has God called you to do besides this freelance business?

I believe with all my heart that the Lord has called me to write. I am convinced He has a plan for my writing. That He has people He wants to reach with my books. That He wants me to get my manuscripts finished and published *even more than I do!*

And yet I often get so busy editing other people's manuscripts that my own remain untouched. And I tend to feel guilty writing if I've got a stack of editing work to do or a fast-approaching deadline. However, I also feel guilty when I let myself become so busy editing other people's manuscripts that I'm not making any progress on my own. So I try to spend at least a little bit of time each week writing.

I've tried seeing myself as one of my most important clients, working on my own manuscript first. That hasn't really worked for me.

At one point, I felt so convicted about ignoring my calling to write that I scheduled a particular time of day to work on my own manuscript (the two hours a day when I felt I would be most creative), and I trusted God to expand my time to meet my editing deadlines. Within a couple of months, I had two clients asking for their money back because I was so far behind on their work. *Ouch!*

I then came up with a twofold plan that included

1. passing on some editing jobs to the networks I've created and
2. raising my rates so I can earn the same amount of income in fewer hours so I have more time to write.

That helped—a little. At least I didn't have any more clients ask for their money back. But I kept getting more editing work, and I still wasn't making much progress on my own writing.

One big thing that helped me was signing with an agent at the Mount Hermon Christian Writers Conference. She caught the vision for the manuscripts I was working on, and she worked with me to come up with a plan for which ones to start pitching first. Well, she wanted complete, polished manuscripts! And she found traditional publishers that wanted my manuscripts! I *had* to make time to write.

I settled on a schedule of working on other people's manuscripts during the hours my husband was at work, on Mondays through Thursdays. I worked on network-related stuff on those evenings. And Friday was *my* day! It was my least busy day for emails, so fewer interruptions. Boy, did I look forward to Fridays! And guess what? I managed to come up with complete, polished manuscripts to send to my agent.

If my agent called midweek and needed something right away, I juggled my schedule, did what she needed me to do, and worked on Friday that week if necessary.

Then she got me a four-book contract for my series of Fiction Lover's Devotionals. That project has been the passion of my heart for more than a decade. Suddenly, I needed to put together four manuscripts! And then start promoting my books. Those things took a *lot* of time away from my editing ... more than I could fit into just Fridays. Unfortunately, spending that much time writing and promoting cut into my editing income. But I really believe God had called me to do these Fiction Lover's Devotionals. So I'm back to praying for the Lord to help me come up with a new schedule!

Besides your freelance editing business, what has God called you to do? Are you making time to do it?



LESSON #10 ASSIGNMENTS

To receive a Certificate of Completion, you need to complete at least two assignments from each lesson.

Be specific in your answers to the following questions. For example, instead of saying, “I’m going to spend more time with my family,” come up with something more tangible, like “I will spend every weekday morning from 7:00 to 7:30 reading the Bible” or “I will go to lunch with my friend Julie on the first Wednesday of every month.”

Please share with the class any ideas you have for finding balance in your life.

Assignment #1. God

Decide how best to schedule time for prayer/quiet time, Bible reading/study, and fellowship with other believers. You may want to write a schedule for yourself, perhaps choosing a special place for each activity.

Assignment #2. Family

What specific things will you do to make your spouse and children feel more important than your work? Are there tasks your family members could do to give you more time? Make a list of quick-and-easy meals you can make on days when you’ve got lots of work to do. (And if you’ve got some great recipes for those meals—maybe some for the Crock-Pot—I’d love for you to share them!)

Assignment #3. Friends

How will you let your friends know when’s the best time to call or get together, and when you need uninterrupted time to work? How much time do you want to allow yourself to read and write emails, check Facebook/Twitter, or talk on the phone?

Assignment #4. Hobbies and Fun

What activities are fun for you? What are your hobbies? How will you make time for them?

Assignment #5. Your Calling

What, besides your freelance business, do you feel God has called you to do? How will you schedule the time to make that happen?

Assignment #6. Scheduling Your Time

If you think it would be beneficial to you, come up with an ideal daily or weekly schedule. For example:

6:00 – 7:00 Prayer and Bible study
7:00 – 8:00 Take a shower, get dressed, etc.
8:00 – 8:30 Exercise
8:30 – 9:00 Eat breakfast, check emails and social media
9:00 – 10:00 Work on my own manuscript

10:00 – 10:15 Take a break; do some stretching exercises to praise songs
10:15 – 12:00 Marketing (sample edits, update website, create promotional materials)
12:00 – 1:00 Have lunch with a friend or family member
1:00 – 3:00 Do editing work (take a ten-minute break halfway between)
3:00 – 3:30 Pick up the kids from school; take them to a park, out for ice cream, etc.
3:30 – 4:00 Help the kids with their homework; get them to help me with the housework
4:00 – 5:00 More editing work
5:00 – 6:00 Make dinner, eat
6:00 – 6:30 Do dishes
6:30 – 7:00 Call a friend

Evenings:

Mondays	Go to the movies with the family
Tuesdays	Church drama team rehearsals
Wednesdays	Small-group home Bible study
Thursdays	Scrapbooking night
Fridays	Date night with husband

Of course, any schedule must be flexible. But if you've got something to shoot for, it can help you fit more of what you really want into your day/week and remind you not to waste vast portions of it doing things that aren't on your priority list. (You may need to set a timer for some of these things so you don't get carried away with one activity and run out of time for the rest!)