MAKE THINGS

Working for Yourself

Six portfolio pieces, twelve cold emails, a rate with arithmetic behind it, and a deposit before you start.

First edition, September 2026

Addaly

Series editor: Dr Mustafa Mun

Draft, open for academic review

MAKE THINGS

Working for Yourself

Six portfolio pieces, twelve cold emails, a rate with arithmetic behind it, and a deposit before you start.

Series editor: Dr Mustafa Mun

Addaly

First edition, September 2026 · Draft, open for academic review

Working for Yourself

First edition, September 2026, build 62a26075.

Written by AI models to a written standard, with Dr Mustafa Mun as series editor. Exam keys checked blind by a second model: 3,665 of 3,666 agreed. Academic review invited.

The manuscript was drafted with the assistance of a large language model and was edited and published under his name. That is stated plainly here rather than left to be discovered, because a reader is entitled to know how a book they are trusting was made.

How to cite: *Mun, M. (2026). Working for Yourself. Addaly. addaly.com/learn/independent-creative.*

This book is the printed form of the course of the same name at addaly.com/learn/independent-creative. The website is the living version and is corrected first. Where the two differ, the website is right.

Free to read, free to download, free to print, and free to teach from. There is no paid edition and there never will be.

Every diagram in it is drawn from data by code, not generated as a picture, so the numbers on the page are the numbers in the argument. The answers to every check, test and examination question are at the back.

8 modules · 84 lessons · 28 figures · 8 case studies · 82,070 words · about 13 hours

Brief contents

MODULE 1

Whether there is a business here

Decide whether to go independent on evidence rather than nerve — three paid jobs at your target rate, a runway in months you can state, a narrow market you can name in one sentence, and a written income map — and say which of the five income shapes you are actually starting with and which you are only hoping for.

Lesson 1 · 9 min

Three paid jobs before you quit anything

THE ONE THING TO KEEP

Validate with three paid jobs from three strangers at close to your target rate while you still have other income, because the route to each one — not the work itself — is what you are actually testing.

The test is money, not encouragement

People will tell you your work is good. Friends, teachers, the person who left a nice comment. None of it is evidence, because none of it cost them anything. The only signal that means something is somebody who is not related to you choosing to part with money at roughly the price you intend to charge.

So the test is narrow and it is boring: **three paid jobs, from three different people you did not already know, at or near your target rate, inside three months, while you still have another source of income.**

Three is not a magic number. One paid job can be luck or pity. Two can be one friendly network. Three from three separate sources means a route exists that is repeatable — you found them somehow, and you can do that thing again.

Why "at or near your target rate" is the part people skip

It is easy to get three jobs at ₹2,000 each, or £50 each. That proves demand for cheap work, which nobody doubted. It does not prove you can live. If your arithmetic says you need to bill the equivalent of £400 a day and your three test jobs came in at a tenth of that, what you have validated is a hobby with expenses.

Run the test at the price you mean to charge, or at most a stated introductory discount — twenty or thirty per cent, named as introductory, with an end date. If nobody says yes at that price, the useful information is that the *price and* *the market you chose* do not fit each other. That is fixable, and it is much cheaper to find out now.

Doing it without quitting

Almost everybody who succeeds at this overlapped. They took client work in evenings and weekends while employed, or while studying, or while doing something unrelated for money. The overlap period is uncomfortable and it is short, and it is also the single biggest predictor of surviving year one, because it lets you learn the expensive lessons — a client who vanishes, a scope that triples — while your rent is still covered by something else.

Two constraints on the overlap:

- **Check your employment contract before the first invoice.** Many contracts contain an IP assignment clause broad enough to claim work you made on a Sunday on your own laptop, and some contain an outside-work clause requiring written permission. This is not hypothetical; it is the most common way a side practice becomes a legal problem. Read clauses headed *Intellectual Property*, *Moral Rights*, *Outside Activities* and *Non-Compete*.
- **Do not take work from your employer's clients or competitors** during the overlap. Even where it is lawful, it ends the overlap early and badly.

What the three jobs are really measuring

Not your craft. Your craft is probably fine. They measure four things you cannot test any other way:

1. **That you can find a stranger who needs this.** The route matters more than the job. Write down, for each one, exactly how they arrived.
2. **That you can say a price out loud without discounting mid-sentence.** Most people discover here that the hard part of freelancing is a conversation, not a skill.

3. **That the work takes roughly as long as you thought.** Time it. Almost everyone's first estimate is out by a factor of two, and the factor is stable enough to plan around once you know yours.
4. **That you want the job, not the idea of the job.** Independent work is about sixty per cent craft and forty per cent admin, chasing, scoping and reassuring. Three jobs is enough to feel that ratio.

Keep a one-page record

For each of the three, write down five lines: how they found you, what they asked for, what you quoted, what they paid, and how many hours it actually took. A spreadsheet in LibreOffice Calc or Google Sheets is enough; nothing fancier earns its place yet.

By the third job you will have a real effective hourly rate — money received divided by hours actually spent, including the unpaid ones spent emailing and revising. That figure is usually a shock, and it is the most useful number you will own in your first year.

The honest failure cases

Sometimes the test comes back negative, and it comes back negative in three distinguishable ways:

- **Nobody replies.** That is a marketing and positioning problem, and it is the most fixable. You have not yet found where these buyers are.
- **People reply, are enthusiastic, and then do not buy.** That is usually a price or a trust problem: either the number is wrong for this market, or nothing in your materials makes a stranger comfortable handing over money.
- **People buy, you deliver, and the effective hourly rate is terrible.** That is a scoping problem, and it is the subject of half this course.

A negative result is not a verdict on you. It is a verdict on one combination of craft, market and price, and you get to change any of the three and run it again. What you should not do is skip the test, quit, and then discover which of the three was wrong while your savings drain.

BEFORE YOU MOVE ON

Someone lands three paid jobs in two months, all from people in their college WhatsApp group, each for about a fifth of their intended rate. What has the test actually demonstrated?

A. That demand exists, since three separate clients paid real money, and the rate can simply be raised on the next set of jobs.
B. That the craft is good enough, which is the main thing the test is designed to establish.
C. That one friendly network will pay a low price, which leaves the route and the rate both untested.
D. That the business is not viable and the plan should be abandoned.

The answer and why: p. 497

Lesson 2 · 9 min

The number of months you can be wrong for

THE ONE THING TO KEEP

Runway is spendable cash divided by bad-month survival cost, and it must cover your ten-week cash cycle on top of your living costs, because a short runway makes you accept the work that consumes the time you needed to find better work.

Runway is months, not money

A bank balance is not a plan. The figure that governs every decision in your first year is **runway**: how many months you can go on living if no money comes in. It is one division.

```
runway_months = cash_you_can_actually_spend /
monthly_survival_cost
```

Both numbers are usually wrong in the same direction the first time somebody computes them, so do each deliberately.

The numerator: cash you can actually spend

Not net worth. Not the laptop's resale value. Not money you have promised to a family obligation. Not a credit limit — borrowing extends the crisis rather than the runway, because it adds a fixed monthly cost to the denominator.

Subtract, before you start:

- Tax you already owe on income earned but not yet assessed. If you are setting aside nothing, you are spending the government's share and will meet it later.
- Any deposit or advance you have taken for work not yet delivered. That money is a liability wearing the costume of cash.
- An emergency floor you refuse to touch — one month of survival cost is the usual minimum, because a broken laptop in month four otherwise ends the business.

The denominator: survival, not current spending

Write two columns. The first is what you spend now. The second is what you would spend in a bad month: rent or contribution to the household, food, utilities, transport, phone and internet, medicines and insurance premiums, loan repayments, and the small number of subscriptions the work genuinely cannot run without.

Add the costs that only appear once you are independent and which employees never see, because an employer was paying them:

- **Health insurance**, if your country ties it to employment.
- **Your own pension or retirement contribution.** Nobody is matching it now.

- **Equipment replacement**, amortised. A laptop that costs ₹90,000 and lasts three years is ₹2,500 a month whether or not you feel it that month.
- **Software.** The Adobe Creative Cloud full suite runs roughly US$60 a month billed annually — about ₹4,600 a month in India — and that is a real line in the denominator. The free path genuinely exists and is not a consolation prize: Photopea or GIMP and Krita for raster, Inkscape for vector, Scribus for layout, DaVinci Resolve for video and grading, Kdenlive or Shotcut for cutting, Blender for 3D and motion, Audacity for audio, and Google Fonts for typefaces you may legally embed and hand to a client. A first year run on these tools is a first year with roughly ₹55,000 more runway.

What the answer means

Broadly, and from watching a lot of people do this:

- **Under three months.** Do not quit. Run the overlap for longer. Three months is not a runway, it is a countdown, and every pricing conversation you have on a countdown you will lose, because the client can hear it.
- **Six months.** Workable if you already have one or two clients booked. Six months is roughly one full sales cycle plus one payment cycle plus one recovery from a surprise.
- **Twelve months.** Comfortable, and long enough to make a positioning mistake, notice it, and correct it.

The reason short runway is expensive is not that you starve. It is that it makes you accept bad work at bad prices from bad clients, and each of those consumes the weeks you needed for finding good ones. Desperation is a pricing input and clients are good at detecting it.

The lag nobody budgets for

There is a gap between doing work and holding money, and in the first year it is longer than anyone expects. Add it up: two weeks to find the job, three weeks to do it, the client takes a week to approve, you invoice on net-30 terms, they pay on day 38 because their finance run is monthly, and the international transfer clears in three working days. That is roughly ten weeks from first contact to money in the account.

Figure 1.1

Ten weeks from first contact to money in the account

- **`Week 0`**
  First contact with a client who might buy something
- **`Week 2`**
  The job is agreed and the deposit is asked for
- **`Week 5`**
  The work is delivered
- **`Week 6`**
  They approve it and you invoice on thirty-day terms
- **`Week 10`**
  Payment clears, a few days after their monthly finance run

Six months of runway against a ten-week cash cycle is about three and a half months of decision-making room. The cycle belongs in the division rather than in the surprise.

So the practical rule: **your runway must cover your survival cost plus the length of your cash cycle, not just your survival cost.** If you begin with six months of runway and a ten-week cycle, you effectively have about three and a half months of decision-making room.

Re-run it monthly, in five minutes

Runway is not a number you calculate once at the start. On the first of each month, write down two figures: cash you can spend, and the last three months' average survival cost. Divide. Write the result in the same place every month.

Watching that number is different from watching your bank balance, because it automatically accounts for your spending drifting upward. A balance that has been flat for four months while your costs rose fifteen per cent is a runway that shrank, and the division shows it while the balance hides it.

When runway drops below three months, the correct response is not to work harder on the current job. It is to spend that week on pipeline — which is the one thing a busy month always crowds out, and the reason the empty month arrives.

BEFORE YOU MOVE ON

A designer has ₹300,000 saved and a bad-month survival cost of ₹50,000, and concludes she has six months of runway. Her typical cycle from first contact to cleared payment is about ten weeks. What is the practical error in the six-month figure?

A. Six months is correct as a figure, and the sensible response is simply to raise her rates so that each completed project replaces more of the savings she is spending down.
B. Work started today becomes money in about ten weeks, so six months of savings buys under four months of room.
C. She should include her laptop's resale value, which would extend the runway past six months.
D. Runway only matters if she has no clients, and with clients booked the calculation does not apply.

The answer and why: p. 498

CASE STUDY · MODULE 1

The retainer that would have ended the test

An illustrative case, built from documented patterns.

Nashik. A designer in the marketing cell of a diagnostics chain, four months into the three-job test, with a safe offer on the table.

Ritika had been employed for five years designing report covers, price lists and pharmacy shelf cards for a chain of diagnostic labs across Nashik and Dhule. She wanted to leave and do packaging for small food producers, of which the district has several hundred.

She did the arithmetic first, which is unusual. Take-home needed: ₹38,000 a month. Annual costs, written down honestly: ₹16,000 of software she intended to replace with Inkscape and Scribus in year two, ₹24,000 of laptop amortised over three years, ₹22,000 of internet, power and phone, ₹10,000 for an accountant. Ten earning months at eighty billable hours gave her a floor of about ₹790 an hour, or roughly ₹52,000 for the kind of pouch-and-carton job she meant to sell. Her spendable cash, after subtracting the tax she owed and one month she refused to touch, was ₹2,40,000. Against a bad-month survival cost of ₹31,000 that was seven and a half months of runway, which her ten-week cash cycle reduced to about five months of decision-making room.

Then she started the test: three paid jobs, three strangers, at or near ₹52,000, inside three months, without resigning. By the end of month two she had one. A turmeric and spice brand in Sinnar had paid ₹48,000 for a four-SKU pouch family, found through a printer she had used at work. Two other conversations had gone quiet.

In week nine the offer arrived. A packaging vendor who supplied her employer wanted her on a nine-month retainer: ₹35,000 a month for what he described as "roughly two days a week" of artwork adaptation — resizing existing designs for new SKUs, correcting label panels, preparing print files. Regular money, from a person she already knew, starting the day she resigned.

She worked out what it actually was. Two days a week is about sixty-four billable hours a month, which put the rate at ₹547 an hour against a floor of ₹790. Worse, the scope was availability rather than output: ″roughly two days″ with no ceiling written anywhere. And it was adaptation work on other people′s designs, which would go out under the vendor′s name and produce nothing she could show.

The cost of refusing was not abstract. ₹35,000 a month covered her survival cost with something left over. Taking it meant she could resign in a fortnight instead of waiting, and it meant her runway stopped falling.

The cost of accepting was that the test would end. Two days a week of contracted availability, plus the third day the scope would quietly expand to, would leave her the remainder of the week for the outreach that was already the slowest part. The one thing she had learned in two months was that the route to a client took her about eleven hours per genuine conversation. There is no version of the next quarter in which she finds two more food brands at ₹52,000 while adapting somebody else′s labels three days a week.

She also noticed the concentration. At ₹35,000 a month against her target income, the vendor would be roughly seventy per cent of everything, in month one, before she had a single direct client of her own.

There was one more thing she checked before replying, and it is the thing most people in an overlap skip. Her employment contract had a clause headed Intellectual Property that assigned to the company anything created ″in connection with the business of the employer″, and a second under Outside Activities requiring written notice of paid work elsewhere. Diagnostics and packaged turmeric are not the same business, so the first clause was survivable, but she gave the written notice anyway, in four lines, and kept the reply. The vendor was also a supplier to her employer, which is the one category of client an overlap should not touch, and that was a second and quieter reason the retainer was a bad idea.

She wrote down, for each of the three test jobs, five lines: how they found her, what they asked for, what she quoted, what they paid, and how many hours it actually took. The hours column was the uncomfortable one. The Sinnar job had taken 71 hours against the 45 she had imagined, which put her real effective rate on it at ₹676 rather than the ₹1,067 she had assumed — below her floor, on a job she had considered a success.

YOUR ANSWERS

1. Ritika's floor was about ₹790 an hour. The retainer worked out at ₹547. Why is that a reason to refuse it rather than a reason to negotiate it upward?

2. She had seven and a half months of runway. Why did she describe it as five months of decision-making room?

3. She had one of the three test jobs at week nine and two dead conversations. What does that pattern tell her, and what would a different pattern have told her?

STOP HERE

Write your answers before you turn the page. How it played out starts on p. 52.

CASE STUDY · MODULE 1

How it played out

She said no, and she said it in a form that kept the door open: she would take individual jobs from him at ₹900 an hour with a written scope, but not a retainer, and not a standing block of availability. He was mildly offended and did not come back for four months, at which point he sent a single ₹22,000 job, paid on time, and then two more. Meanwhile she stayed employed for another eleven weeks and finished the test: a millet snack brand in Malegaon at ₹55,000, found by walking into the shop; and a cold-pressed oil producer at ₹44,000, referred by the Sinnar client. Three jobs, three strangers, all within striking distance of her floor, three different routes — printer, walk-in, referral. She resigned in the fourth month with six months of runway rather than five, because the test jobs had been paid. The uncomfortable part of the record is that the vendor's retainer would have paid her more in the first six months than her own clients did. What it would not have done is produce a repeatable route, a portfolio she was allowed to show, or a rate she could raise.

The questions, discussed

1. Ritika's floor was about ₹790 an hour. The retainer worked out at ₹547. Why is that a reason to refuse it rather than a reason to negotiate it upward?

The rate was the smaller problem. The retainer was sold as availability — 'roughly two days a week' — with no stated ceiling and no defined output, so raising the monthly figure would not have stopped the scope drifting from two days to three. A retainer that prices access rather than a quantity of output has no unit either side can check, which is why it halves in six months without anyone behaving badly. Negotiating the number without changing the shape would have bought her a better rate on a structure that was going to erode anyway.

2. She had seven and a half months of runway. Why did she describe it as five months of decision-making room?

Runway has to cover the cash cycle as well as the survival cost. From first contact to cleared payment was about ten weeks for her: two weeks to find the job, three to do it, a week for approval, thirty-day terms, then the bank. Money earned in month one is not spendable until month three, so the last two and a half months of the balance are committed to work already in flight. Treating the raw division as available months is how people quote from a countdown, which clients can hear.

3. She had one of the three test jobs at week nine and two dead conversations. What does that pattern tell her, and what would a different pattern have told her?

Enthusiastic conversations that stop before money is a price or trust problem, not a marketing one: she was reaching the right people and something in the materials or the number was not closing them. If nobody had replied at all, that would have been positioning — she had not found where these buyers are. If all three had bought and the effective rate had come out at ₹300 an hour, that would have been a scoping problem. The three failure modes need three different fixes, which is the whole reason for running the test before resigning rather than after.

MODULE 1 TEST

Check what stuck

6 questions, one right answer each. This one is for you, not for a record. The answers, and the reason behind each, are in the key on p. 496. If two go wrong, re-read the module before the exam.

1 You have ₹2,40,000 you can actually spend, a bad-month survival cost of ₹30,000, and about ten weeks between first contact with a client and cleared payment. How much decision-making room do you have?

A. Eight months: spendable cash divided by survival cost is the whole calculation
B. Ten weeks, because that is how long money takes to arrive at all
C. About five and a half months
D. Eight months, provided each invoice goes out the day a stage completes

2 You send sixty specific approaches over a month. Eight people reply, are enthusiastic, and none of them buys. Which problem does that pattern point at?

A. A price or trust problem
B. A positioning problem: you have not found where these buyers are
C. A scoping problem: the work takes far longer than you quoted for
D. Nothing to fix, since conversion in creative work is low and this is normal

3 Three strangers each pay you ₹2,000 for work you intend to sell at ₹50,000. What has the three-job test proved?

A. That a repeatable route to clients exists at the price you intend to charge
B. That the craft is the problem, since the work sold but the price did not
C. That the introductory discount is working and should run another quarter
D. That cheap work is in demand, which nobody doubted

4 One client passes forty per cent of your income. What does the income map say to do?

A. End the relationship before that share of the income grows any larger
B. Spend next month's pipeline hours finding one more of that size
C. Nothing, as long as they pay on time and the work is enjoyable
D. Raise their rate sharply until their share of your income falls back

5 A shop owner is deciding between your proposal and leaving the packaging as it is for another year. Which argument actually reaches that comparison?

A. A side-by-side showing how much better the new packaging would look
B. A reduced price, on the grounds that something is better than nothing
C. The cost of the delay, where it is real and theirs
D. Evidence that their competitors have already refreshed their packaging

6 You have positioned yourself as packaging for spice and masala brands. A friend's café asks for a menu. What does the positioning require?

A. Decline it, or the narrow position stops being credible to anyone
B. Take it, and add it to the portfolio to demonstrate your range
C. Take it at a premium, since it falls outside your stated speciality
D. Take it; positioning governs publishing, not accepting

Lesson 10 · 9 min

Nobody is going to look at your fortieth piece

THE ONE THING TO KEEP

A portfolio is judged on its weakest visible piece, so cut until every piece is one you want more work like.

The reviewer gives you ninety seconds

Someone shortlisting freelancers has eleven links open. They are not studying your work. They are scanning for a reason to close the tab, because closing tabs is how the shortlist gets short.

This changes what a portfolio is for. It is not a record of everything you have made. It is an argument, made in under two minutes, that you can be trusted with the specific job in front of them.

And it is judged on its weakest visible piece, not its best. A reviewer who hits something student-grade on page two does not think "the first ones were good". They think "so that first one was luck". Forty pieces guarantees a weak one is visible. Six does not.

Figure 2.1

A portfolio is judged on its weakest visible piece

	What ninety seconds finds	What the reviewer concludes
Six pieces, every one strong	Every piece holds	This one can be trusted with the job
Forty pieces, three of them weak	A student-grade piece on page two	So the first one was luck

The reviewer has eleven tabs open and is scanning for a reason to close one. Forty pieces guarantee a weak one is visible; six do not, which is why cutting works by raising the floor rather than the average.

Choose six

Six is enough to show range inside one specialisation and few enough that every single one can be strong.

The test for each piece: **would you be happy if a client hired you specifically to make more of that?** If the answer is no, take it out. A portfolio is not a display of your history, it is an advertisement for your next job, and every piece in it is a request for more work of that kind. Keeping the wedding invitations you hated is how you get more wedding invitations.

Take out anything you would have to explain apologetically. "The client made me use that colour" does not travel. The reviewer never hears it.

The final frame is not the work

What separates a portfolio that gets replies from one that does not is usually three sentences of context, not better rendering.

Under each piece, write:

EXAMINATION

Working for Yourself — final examination

This paper covers the whole course:

- deciding whether there is a business
- the portfolio and the case study
- the four channels work arrives through
- the pricing arithmetic and the documents that carry it
- running a project from kickoff to handover
- ownership and liability
- income that is not hours
- keeping a practice alive over years

61 questions, the whole pool. The site draws 25 for a sitting, pass mark 70%. Work any 25 under your own conditions. Answers from page 552.

1 Module 1 · Whether there is a business here

A restaurant owner asks for a new logo. Which question in the first conversation produces the actual brief?

A. What made you start looking for this now?
B. What sort of look are you hoping the new mark will have?
C. What is your budget for the identity, including applications?
D. Which of your competitors′ marks do you like, and what about them?

2 Module 1 · Whether there is a business here

How can you tell that a niche is too narrow rather than usefully narrow?

A. You cannot list twenty-five real businesses in it within half an hour
B. Your income depends on a handful of buyers who all know each other
C. You have to explain the category before you can explain what you do
D. Nobody in it currently buys this kind of work from anybody at all

3 Module 1 · Whether there is a business here

A client in Western Europe pays roughly four times what a local small business pays for the same brand identity. What is the premium actually buying?

A. A buyer who has not researched what the work costs in other markets
B. The higher cost of living in the country where the work is delivered
C. Their market purchasing power, less a friction and risk discount
D. An exclusive licence, which local clients generally do not require

4 Module 1 · Whether there is a business here

Consumption-tax registration thresholds catch freelancers out. What are they measured on?

A. Profit, after allowable business costs have been deducted
B. Domestic income only, since exported services sit outside the system
C. The value of invoices actually paid within the financial year
D. Turnover

5 Module 1 · Whether there is a business here

In the first ninety days, which numbers are worth tracking?

A. Contacts made, conversations had, money received
B. Site visits, email open rates and the number of proposals sent
C. Follower growth, because it predicts inbound enquiries later on
D. Hours worked, since effort is the only input fully under your control

6 Module 1 · Whether there is a business here

You intend to run the three-job test while still employed. Which clauses in your contract need reading first?

A. Notice period and garden leave, which govern when you may start
B. Intellectual property, moral rights and outside activities
C. Confidentiality, which determines what you may show in a portfolio
D. Expenses and equipment, since you will be using your own laptop

7 Module 1 · Whether there is a business here

Which sequence for building the five income shapes tends to work?

A. Products first, because they earn while the client work is being built
B. Teaching first, since it pays immediately and builds an audience
C. Licensing first, because it costs nothing except a contract change
D. Project work, retainers, licensing, teaching, then products

8 Module 2 · Work you can show

Why does an unsolicited redesign of a famous brand fail to work as a portfolio piece?

A. Art directors consider well-known brands off limits for concept work
B. It has no brief, no constraint, no audience and no failure condition
C. The original owner can require the work to be taken down
D. It shows taste rather than craft, and craft is what is being assessed

Module 1 · Whether there is a business here

The module starts on p. 11.

MODULE 1 TEST

Module 1 test, Q1, p. 54

You have ₹2,40,000 you can actually spend, a bad-month survival cost of ₹30,000, and about ten weeks between first contact with a client and cleared...

Answer C: About five and a half months

Why: Runway has to cover the cash cycle as well as the survival cost. ₹2,40,000 over ₹30,000 is eight months, but roughly two and a half of those are already committed to work in flight between first contact and cleared payment. Treating the raw division as available months is how people end up negotiating from a countdown, which clients can hear.

Module 1 test, Q2, p. 54

You send sixty specific approaches over a month. Eight people reply, are enthusiastic, and none of them buys. Which problem does that pattern point at?

Answer A: A price or trust problem

Why: Replies mean the approaches reached people who recognised the problem, so the route works. Enthusiasm that stops before money is either a number this market will not pay or something in the materials that leaves a stranger uncomfortable handing money to you. Silence would point at positioning; a terrible effective rate after delivery would point at scope.

Module 1 test, Q3, p. 55

Three strangers each pay you ₹2,000 for work you intend to sell at ₹50,000. What has the three-job test proved?

Answer D: That cheap work is in demand, which nobody doubted

Why: The test is three jobs at or near the target rate, because the rate decides whether the practice can pay for a life. Jobs at a tenth of it validate a hobby with expenses. What the result actually tells you is that the price and the market you chose do not fit each other, which is fixable and much cheaper to find out before resigning than after.

Module 1 test, Q4, p. 55

One client passes forty per cent of your income. What does the income map say to do?

Answer B: Spend next month's pipeline hours finding one more of that size

Why: Past roughly forty per cent you are holding a job with no notice period, no severance and no sick pay. Ending it creates the gap immediately. The useful response is to treat the figure as a warning light and add a second client of comparable size while nothing has gone wrong, because rebuilding a pipeline from a standing start takes three to six months.

Module 1 test, Q5, p. 55

A shop owner is deciding between your proposal and leaving the packaging as it is for another year. Which argument actually reaches that comparison?

Answer C: The cost of the delay, where it is real and theirs

Why: Doing nothing takes more work off the table than anything else, and it is not being chosen on quality, so quality arguments never reach the comparison. What moves it is a deadline or a measurable leak: a trade fair in eleven weeks, eight extra orders a month. Where neither exists, doing nothing is often right, and saying so is a cheap way to be remembered when a deadline appears.

Module 1 test, Q6, p. 56

You have positioned yourself as packaging for spice and masala brands. A friend's café asks for a menu. What does the positioning require?

Answer D: Take it; positioning governs publishing, not accepting

Why: Nobody audits your niche. The portfolio, the outreach list and the posts point at one thing so that a stranger can repeat what you do; the inbox takes what it takes, and in year one it should. The error would be publishing the café menu afterwards, because a portfolio is a menu and people order from it.

THE LESSON CHECKS

Lesson 1, p. 15

Someone lands three paid jobs in two months, all from people in their college WhatsApp group, each for about a fifth of their intended rate…

Answer C: That one friendly network will pay a low price, which leaves the route and the rate both untested.

Why: Validate with three paid jobs from three strangers at close to your target rate while you still have other income, because the route to each one — not the work itself — is what you are actually testing.

A That demand exists, since three separate…: Treats price as an independent dial. The jobs were bought at that price by that group; raising it fivefold tests a different market and gives no information about whether this one will follow.

B That the craft is good enough…: Misreads the purpose of the test. Craft is the one thing three small jobs cannot tell you much about; the test measures route, pricing nerve, time estimates and appetite.

D That the business is not viable…: Overreads a negative on one combination of market and price as a verdict on the whole venture; the fix is to change the market, the price or the positioning and re-run it.

Lesson 2, p. 19

A designer has ₹300,000 saved and a bad-month survival cost of ₹50,000, and concludes she has six months of runway. Her typical cycle from first...

Answer B: Work started today becomes money in about ten weeks, so six months of savings buys under four months of room.

Why: Runway is spendable cash divided by bad-month survival cost, and it must cover your ten-week cash cycle on top of your living costs, because a short runway makes you accept the work that consumes the time you needed to find better work.

A Six months is correct as a...: Rates affect income, not the runway division; the number of months her savings cover is unchanged by what she charges.

C She should include her laptop's resale...: Counts an asset she needs to do the work as spendable cash, which converts a working tool into a number on a spreadsheet.

D Runway only matters if she has...: Confuses booked work with received money; booked work that pays in ten weeks is exactly what the cash cycle adjustment exists to account for.

Lesson 3, p. 23

A designer replaces 'I design logos and packaging' on her site with 'I help brands tell their story.' A month later, enquiries have not improved...

Answer C: The sentence is still about what she does, and 'tell their story' names no specific buyer, no noticeable change, and no triggering event.

Why: The file is the mechanism and the change in the client's situation is the purchase, which is why the question that matters in a first conversation is what made them start looking now, not what they want made.

A The new line is less searchable...: Identifies a real secondary cost but misses the main one: the sentence failed because it is vague and about her, not because of indexing.

B Outcome language only works in conversation...: Invents a rule. Outcome framing works in writing when it is specific; what fails is abstraction, in any medium.

D She has moved from selling a...: Describes outcome inflation, a real failure, but this line promises nothing measurable at all — its problem is vagueness rather than overreach.

MAKE THINGS

Working for Yourself

Six portfolio pieces, twelve cold emails, a rate with arithmetic behind it, and a deposit before you start.

WHAT IT TEACHES	How to make a living from creative work with no capital, no contacts and possibly no degree.
WHAT IS INSIDE	Eight modules and 84 lessons, 28 figures drawn from data, eight case studies, eight module tests, a 61-question examination, and every answer with the reason behind it.
LICENCE	
THE COURSE	Free to read, with the lessons, the films and the examination, at **addaly.com/learn/independent-creative**

Addaly

First edition, September 2026 · build 62a26075

Scan to open the course