Money & client workbook

Make room for the work you love.

A practical workbook for solo creatives who want a clearer view of business money and a thoughtful way to find potential clients.

Understand your money

Record what came in, what went out, and what is still unpaid. Review one month before making the next decision.

Research your next client

Look for portfolio fit and a real sign of need. Plan a useful, respectful introduction and a manageable next step.

Inside your workbook

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Includes seven editable CSV worksheets and three separately labelled fictional-example CSVs. Print the blank pages again whenever you need them.

A month, worked through

Fictional example · November 2026 · USD. All names, records and amounts on this page are invented. No payment or outcome is predicted.

A · Income received

Date	Source / record	Received
2026-11-04	Poster commission deposit / INV-01	450.00
2026-11-18	Poster commission balance / INV-01	450.00
2026-11-23	Print orders / SALE-02	300.00

A = 450 + 450 + 300 = 1,200 USD received. The deposit and balance are two receipts against one invoice, not two full invoices.

B · Business costs paid

Date	Cost / record	Paid
2026-11-03	Materials / RCPT-01	180.00
2026-11-08	Studio rent / RCPT-02	250.00
2026-11-12	Software / RCPT-03	40.00
2026-11-23	Payment fees / RCPT-04	30.00

B = 180 + 250 + 40 + 30 = 500 USD paid. Receipts above are gross; fees are listed once here.

C · Cash difference, with a separate unpaid total

C = A − B = 1,200 − 500 = 700 USD.
An unrelated illustration invoice, INV-03, has 400 USD outstanding and is due on 2026-12-10. Unpaid total = 400 USD. It is not included in A or C.

Planning check: confirmed business costs due next month = 250 rent + 40 software + 140 materials = 430 USD. C − 430 = 270 USD, before other movements and personal or tax needs. This is only a planning comparison, not available account cash.

Decision: check the due date on INV-03 and price the next print run before ordering materials. Client task: research one organization that commissions illustrated posters; do not treat a possible job as future cash.

One candidate, researched

Fictional example · Cedar Room Arts and every detail below are invented. Source IDs stand in for public pages; they are not real leads or web addresses.

The creative offer

Service: illustrated event posters, with print-ready artwork.
Portfolio proof: my invented “Night Garden” poster, showing a bold botanical style and a clear event-title hierarchy.

The candidate and the evidence

Field	Fictional research note
Organization / fit	Cedar Room Arts runs small seasonal art events. My poster format could suit an event campaign; I have not confirmed the audience or production needs.
Evidence / source	SOURCE-01: an invented public brief dated 2026-11-12 invites portfolios for a winter poster commission. Checked 2026-11-18.
Need vs assumption	Fact in this scenario: a portfolio invitation exists. Unknown: budget, deadline, selected artist and exact deliverables.
Public route / rules	SOURCE-02: an invented submissions page accepts one portfolio link through a business enquiry form. Follow the form instructions.

Decision and a small next step

Contact. The portfolio fit is specific, the brief is current and the route invites submissions. Re-read the brief, choose one relevant piece and ask for the scope and deadline before quoting.

Draft: “Hello Cedar Room Arts team, I saw your winter poster portfolio invitation. I make illustrated event posters; my Night Garden piece shows a botanical approach that may fit. May I send one portfolio link, and could you share the scope and deadline? Thank you, [your name].”

No reply or commission is assumed. If the brief closes or the instructions change, update the research note and stop using the old route.