toolsko_ | Learn

Make Money Online · Book 1

Freelancing Starter Guide

Find your first online client the honest way: pick a skill, build proof, pitch well, deliver and get paid safely

Total beginner · adults 18 and up | About 85 minutes | 10 chapters with quizzes | Free

Hi again! New series, new goal: let's earn your first online income — the honest way, one small step at a time.



A TOOLSKO LEARN ORIGINAL · TOOLSKO.COM/LEARN

toolsko_ | Learn

Freelancing Starter Guide

Find your first online client the honest way: pick a skill, build proof, pitch well, deliver and get paid safely
Make Money Online, Book 1 · First edition, November 2026

Copyright © 2026 MJP Software Development Services (ToolsKo.com), owned by Engr. Mark Pasamon. All rights reserved.

You may read, download and print this ebook for your own personal, non-commercial learning, and teachers may share the free link with their students.

No part of this ebook — text, pictures, design or the Kiko character — may be copied, sold, re-published, uploaded to other websites, or used to train AI systems without written permission from the publisher.

For permission, bulk or classroom use, write to admin@toolsko.com.

ToolsKo, ToolsKo Learn, the >_ toolsko logo and Kiko are brands of the publisher. Product and company names (such as ChatGPT by OpenAI, Upwork and Fiverr) belong to their owners. ToolsKo is not connected to or endorsed by any company named in this book.

Drafted with the help of AI tools, then edited and published by ToolsKo Learn. The information is for learning only and is not legal, tax, financial or medical advice.

Published by ToolsKo Learn · toolsko.com/learn · admin@toolsko.com. Product facts checked November 21, 2026.

What you will learn

- What freelancing really is — and the honest truth about how long the first client takes
- How to pick your first skill and turn it into a simple offer people will pay for
- How to build a portfolio and profile even with **zero** clients
- How to set a fair price with simple math (and remember the fees)
- Where to find clients and how to write short proposals that get replies
- How to work with clients, get paid safely, spot scams and handle the basics of taxes

This is the first book of the **Make Money Online** series. You don't need a degree, a fancy computer or any experience. You need a phone or computer, an internet connection, a skill you can grow, and a few hours each week.

Our honest promise

This book will **not** promise you quick or easy money. Nobody honest can. Freelancing is real work: most beginners need **weeks or months** to land the first client. What this book gives you is a clear, safe path — and the habits that keep clients coming back.

Age rule

The big freelancing websites are for adults. **Upwork** requires you to be 18 or older (or the adult age in your country). **Fiverr** also requires 18+; teens 13 to 17 may only use an account owned by a parent or guardian, with permission. If you are under 18, read this book with a parent and practice first.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

What you need

Thing	Why	Free option
A phone or computer	To learn, make samples and talk to clients	Many beginners start on a phone; a laptop helps later
Internet	Clients are online	Home Wi-Fi or a reliable mobile plan
An email address	For your accounts and invoices	Use a simple, professional one (name.lastname)
A notebook or notes app	To track ideas, samples and clients	Google Docs, phone notes or paper
A few hours each week	Practice + applying = progress	Even 1 hour a day adds up

How to use this book

1. **Read one chapter at a time**
   Each chapter takes about 10 minutes. Stop, do the small "Try it now", then continue.

2. **Build as you read**
   By Chapter 7 you will have a skill, an offer, three samples, a profile, a price and a proposal template — real things, not just notes.

3. **Do the quiz and the task**
   Every chapter ends with key takeaways, 3 quiz questions with answers, and a practice task.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Contents

CHAPTER 1 Why Freelancing Matters

CHAPTER 2 Beginner Basics: How Freelancing Works

CHAPTER 3 · LESSON 1 Choose Your First Skill and Offer

CHAPTER 4 · LESSON 2 Build Your Proof: Portfolio, Profile and Price

CHAPTER 5 · LESSON 3 Find Clients and Write Proposals That Win

CHAPTER 6 · LESSON 4 Work With Clients: Agree, Deliver, Delight

CHAPTER 7 · LESSON 5 Get Paid Safely: Fees, Payments, Taxes and Scams

CHAPTER 8 Practice Exercises: Your 14-Day First-Client Plan

CHAPTER 9 Common Beginner Mistakes (and Easy Fixes)

CHAPTER 10 Real-Life Examples: First Clients, Step by Step

THE END Quick Summary

WHAT'S NEXT Your Next Learning Path

EXTRA Free ToolsKo Tools for This Book

EXTRA Words to Know (Glossary)

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

CHAPTER 1

Why Freelancing Matters

Freelancing lets you sell your skills to people who need them — from home, from anywhere, on a schedule you help choose.

Imagine a small online shop in Australia that needs someone to answer customer emails. Or a busy coach in the United States who needs help with her calendar. Or a café in your own city that needs nice menu designs. They don't need a full-time employee. They need **someone with a skill, for a while**.

That someone can be you. That is **freelancing**.

New word: freelancer

A **freelancer** is a person who works for different clients, project by project, instead of working for one company as an employee. You are like a small one-person business. Example: Ana designs social media posts for three small shops. She is not their employee — she is their freelancer.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

PICTURE 1 **Job vs freelancing**

REGULAR JOB	FREELANCING
Working for one employer	**Working for many clients**
One boss, fixed hours	Many clients, flexible hours
Salary every payday	Paid per project or per hour
Benefits (like health insurance) are often included	You handle your own benefits and taxes
The company finds the work	You find the work yourself

Neither is “better”. Freelancing gives you freedom, but you take on more of the work of running things.

Why people choose freelancing

- **Flexible time.** Work around school, family or another job.
- **Work from home.** Save time and money on travel.
- **Clients from anywhere.** Your town is no longer the limit.
- **Learn and grow.** Every project teaches you something new.
- **Start small.** Many people begin as a side income before going full time.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

The honest truth

PICTURE 2 **Myth vs truth**

MYTH

What some ads say

- "Earn ₱50,000 your first month!"
- "No skills needed"
- "Just pay for our course or starter kit"
- "Easy money while you sleep"

TRUTH

What really happens

- The first client often takes weeks or months
- You need a useful skill — you can learn one
- Honest work never asks you to pay to get hired
- It's real work, and it can grow into a real income

If an offer sounds too easy, it usually is. Real freelancing grows step by step.

The big idea of this book

Freelancing follows five steps: **Skill → Proof → Pitch → Deliver → Get paid safely**. You will learn each one, in order.

A real-world example

Joy is a mom of two in Iloilo. She was good at organizing and fast at typing. She learned Google Sheets, made three sample spreadsheets, and applied to small data-entry jobs for 6 weeks. Her first client paid for a 10-hour project. That client hired her again — and recommended her to a friend.

QUICK RECAP

A freelancer sells skills to many clients, project by project. It brings freedom, but it's real work, and the first client usually takes time.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

TRY IT NOW

Write your “why”

1. Open your notes and write: “I want to freelance because…”
2. Add how many hours per week you can honestly give (for example, 5 or 10).
3. Write one thing you are afraid of. We’ll deal with it in this book.

Key takeaways

- A freelancer works for many clients, project by project.
- Freelancing = flexibility + responsibility for finding work, taxes and benefits.
- Honest freelancing is never “easy money” — and never asks you to pay to get hired.
- The path: Skill → Proof → Pitch → Deliver → Get paid safely.

Quiz: 3 quick questions

1. What is a freelancer?

A An employee of one company
B Someone who works for different clients, project by project
C Someone who works for free

2. An ad says: “Pay ₱1,500 for a starter kit and earn ₱50,000 your first month!” What should you think?

A Great deal!
B This is a warning sign — honest work never asks you to pay to get hired
C Pay half first to test it

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

3. What are the five steps in this book?

A Skill → Proof → Pitch → Deliver → Get paid safely

B Pay → Wait → Earn

C Apply to 500 jobs a day

Answers

1. **B. Someone who works for different clients, project by project** — Freelancers run their own small business and serve many clients.
2. **B. This is a warning sign — honest work never asks you to pay to get hired** — Paying to get work and big quick-money promises are classic scam signs.
3. **A. Skill → Proof → Pitch → Deliver → Get paid safely** — Each chapter builds one of these steps.

PRACTICE TASK

Your freelancing goal

Write a small, realistic first goal, for example: "Land my first paid project in the next 90 days, working 1 hour a day." Put it at the top of your notes. Small goals you can reach beat big goals that scare you.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

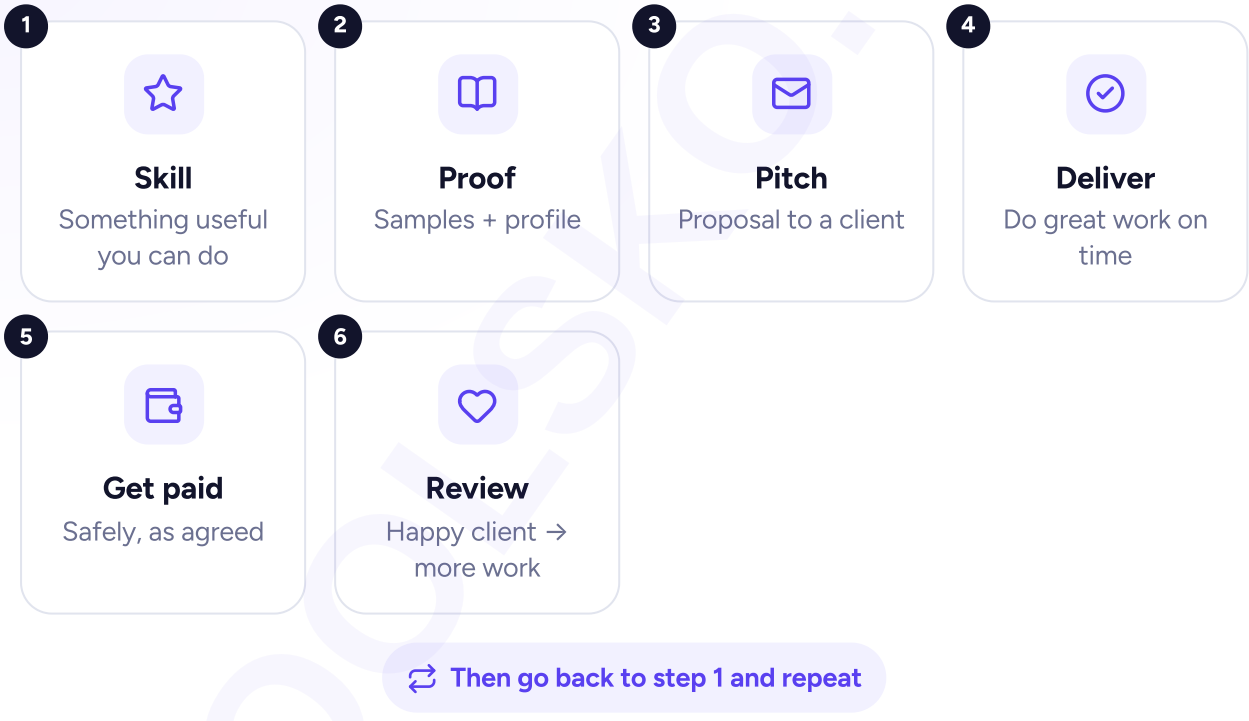
CHAPTER 2

Beginner Basics: How Freelancing Works

Before you start, let's learn the words clients use — and the simple loop every freelance project follows.

Every freelance project, small or big, follows the same loop. Once you see it, the whole thing feels much less scary.

PICTURE 3 **The freelance loop**



Each good project gives you a review and new proof — which makes the next pitch easier. The loop gets faster every time.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Words you will see everywhere

Word	What it means	Example
Client	The person or business that pays you	A shop owner who needs product photos edited
Gig / project	One piece of paid work	“Design 10 Instagram posts”
Platform	A website that connects freelancers and clients	Upwork, Fiverr, OnlineJobs.ph
Profile	Your page that shows who you are and what you do	Photo, headline, skills, samples
Portfolio	A collection of your best work samples	3 sample spreadsheets in a Google Drive folder
Proposal	Your short message asking for a job	“Hi Sarah, I can organize your inbox…”
Rate	Your price	₱400 per hour, or ₱3,000 per project
Scope	Exactly what is included in the job	“10 posts, 2 rounds of changes”
Milestone	A part of a project with its own payment	“Part 1: first 5 posts — ₱1,500”
Invoice	A bill you send to get paid	Invoice #001 for ₱3,000

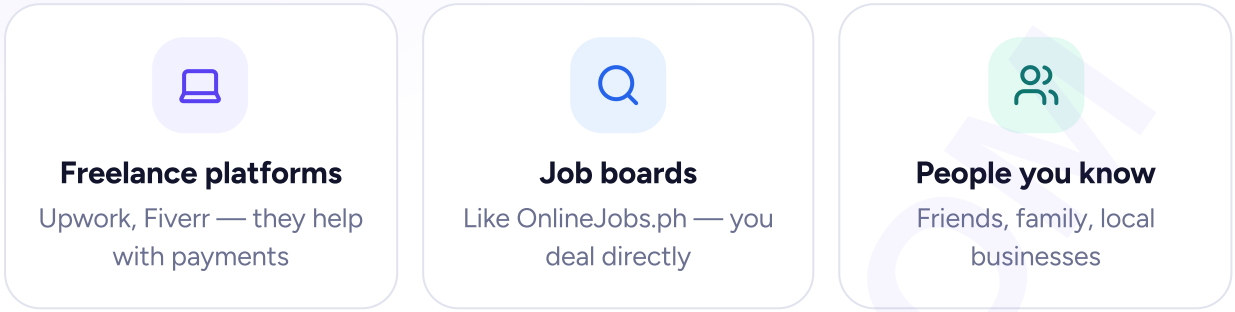
New word: hourly vs fixed price

Hourly means you are paid for each hour you work (like ₱400 per hour). **Fixed price** means one price for the whole job (like ₱3,000 for 10 posts). Beginners often find fixed-price jobs easier to understand: clear task, clear price.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Three ways to find clients

PICTURE 4 **Three doors to clients**



Most beginners try all three. Chapter 5 shows how each one works.

You are a business now

Think like a small shop: you have a **product** (your skill), a **shop window** (your profile), **customers** (clients) and **money in and out** (rates, fees, taxes). The rest of this book fills in each part.

QUICK RECAP

Every project follows the loop: Skill → Proof → Pitch → Deliver → Get paid → Review. Clients find freelancers on platforms, job boards and through people they know.

TRY IT NOW

Learn the words

1. Cover the “What it means” column of the word table.
2. Read each word and say its meaning out loud.
3. Check yourself. Repeat the ones you missed.

Key takeaways

- The freelance loop: Skill → Proof → Pitch → Deliver → Get paid → Review.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

- Profile = your shop window; portfolio = your best samples; proposal = your pitch.
- Hourly = paid per hour; fixed price = one price for the whole job.
- Clients come from platforms, job boards and people you know.

Quiz: 3 quick questions

1. What is a portfolio?

A Your bank account
B A collection of your best work samples
C A type of contract

2. A client offers ₱3,000 for "10 posts, 2 rounds of changes". What kind of price is this?

A Hourly
B Fixed price
C Free trial

3. What does "scope" mean?

A Exactly what is included in the job
B The client's country
C Your profile photo

Answers

1. **B. A collection of your best work samples** — A portfolio shows clients what you can do.
2. **B. Fixed price** — One price for the whole job is a fixed price.
3. **A. Exactly what is included in the job** — A clear scope prevents surprises and arguments.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

PRACTICE TASK

Your business card in words

Write three lines: “My product is ___ (a skill). My shop window will be ___ (a platform or page). My first customers could be ___ (types of people or businesses).” You will improve these lines in the next chapters.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

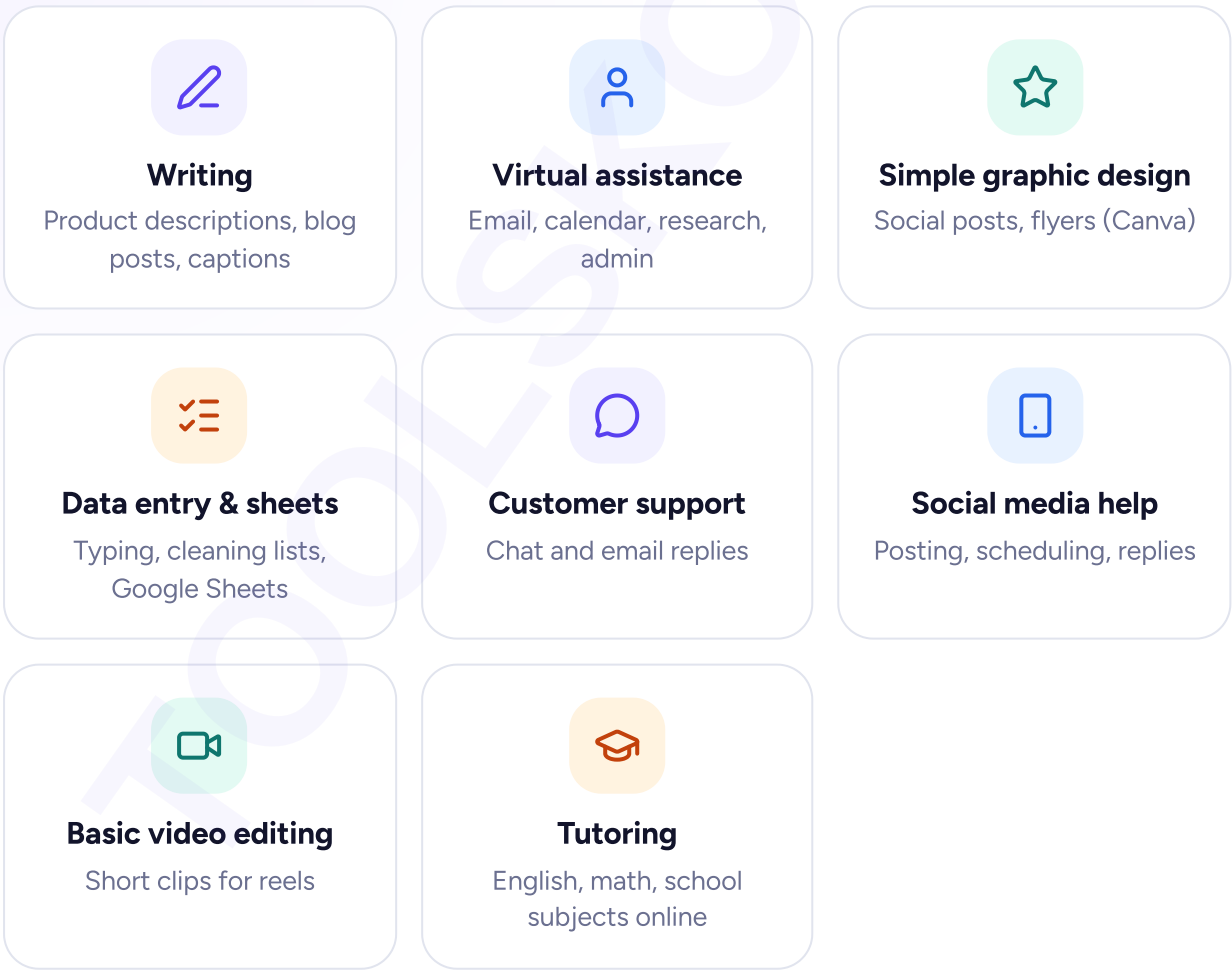
CHAPTER 3 · LESSON 1

Choose Your First Skill and Offer

You don’t need ten skills. You need one useful skill — and a simple offer that says who you help and how.

Many beginners say, “But I have no skills!” Almost everyone has some. If you can write clear messages, organize things, use a phone camera, use Canva, type fast, speak English well or explain things patiently — those are skills people pay for.

PICTURE 5 **Beginner-friendly skills people pay for**



Eight starting points. Pick one that you already like or can learn in a few weeks with free tutorials.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Find your skill in 3 questions

1 **What do people already ask you for help with?**

Fixing their phone? Writing a letter? Making a birthday poster? That's a clue.

2 **What do you enjoy doing for an hour without getting bored?**

You'll do it a lot, so pick something you don't hate.

3 **What do businesses pay for?**

Search a platform like Upwork or OnlineJobs.ph for your skill. If there are many jobs posted, there is demand.

PICTURE 6 **The skill finder**



The best first skill sits where all three meet: you can do it, you like it, and clients pay for it.

Turn your skill into an offer

A skill is "I can do graphic design." An **offer** is much clearer: "I design 10 social media posts a month for small food businesses." Clients understand offers. They hire offers.

New word: niche

A **niche** (say "neesh") is a small, specific group you focus on. Example: not "I write", but "I write product descriptions for online clothing shops." A niche makes you easier to remember and easier to choose.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

FILL IN YOUR OFFER

```
I help [who: a type of client] with [what: your service] so they can
[result: what they get].

Example: I help small online shops with friendly product descriptions
so they can sell more and save time.
```

Learn for free first

You don't need to buy an expensive course to start. Free tutorials (YouTube, Canva's design school, Google's free guides) are enough for your first samples. Pay for learning later, when you know exactly what you need.

Use AI as your study buddy

From the **AI for Beginners** series: ask an AI chatbot "Explain [skill] like I'm a beginner, then give me 3 small practice tasks." It's a fast way to learn — just check important facts.

QUICK RECAP

Pick one skill you can do, like and that clients pay for. Turn it into a clear offer: who you help, with what, and the result they get.

TRY IT NOW

Find your first skill

1. List 5 things people ask you for help with.
2. Circle the 2 you enjoy most.
3. Search one of them on a freelance platform. Count how many jobs you see on the first page.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Key takeaways

- You already have skills — writing, organizing, design, typing, explaining.
- The best first skill: you can do it, you like it, people pay for it.
- An offer beats a skill: "I help [who] with [what] so they can [result]."
- A niche makes you easier to remember and choose.

Quiz: 3 quick questions

1. Which is a clear offer?

A "I can do anything!"
B "I design 10 social posts a month for small food businesses."
C "I'm a hard worker."

2. How can you check if people pay for a skill?

A Search for it on a freelance platform and see if jobs are posted
B Ask a stranger on social media
C Guess

3. What is a niche?

A A small, specific group you focus on
B A kind of payment
C A free course

Answers

1. **B. "I design 10 social posts a month for small food businesses."** — A clear offer says who you help, with what, and how much.
2. **A. Search for it on a freelance platform and see if jobs are posted** — Posted jobs show real demand.
3. **A. A small, specific group you focus on** — Focusing on one group makes you easier to choose.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

PRACTICE TASK

Write your offer

Fill in “I help [who] with [what] so they can [result].” Write 3 versions for 3 different niches, then pick the one that feels most natural. This sentence will become your profile headline in the next chapter.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

CHAPTER 4 · LESSON 2

Build Your Proof: Portfolio, Profile and Price

Clients can't see inside your head. They decide with their eyes: your samples, your profile and your price.

Part 1: A portfolio with zero clients

Here is the beginner's puzzle: "Clients want experience, but I can't get experience without clients." The answer: **make sample projects**. A sample is real work you make on your own, to show what you can do.

PICTURE 7 **Samples change everything**



Three good samples beat a long list of promises. They are your "experience" until your first reviews arrive.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Your skill	Sample ideas (make them for pretend or real local businesses)
Writing	3 product descriptions for a local bakery; 1 short blog post
Virtual assistance	A sample weekly calendar; an organized inbox plan; a research summary
Graphic design	5 social posts for a café; 1 event flyer
Data entry & sheets	A clean contact list; a simple sales tracker with totals
Customer support	10 friendly replies to common customer questions
Video editing	Two 30-second reels from free stock clips

Be honest about samples

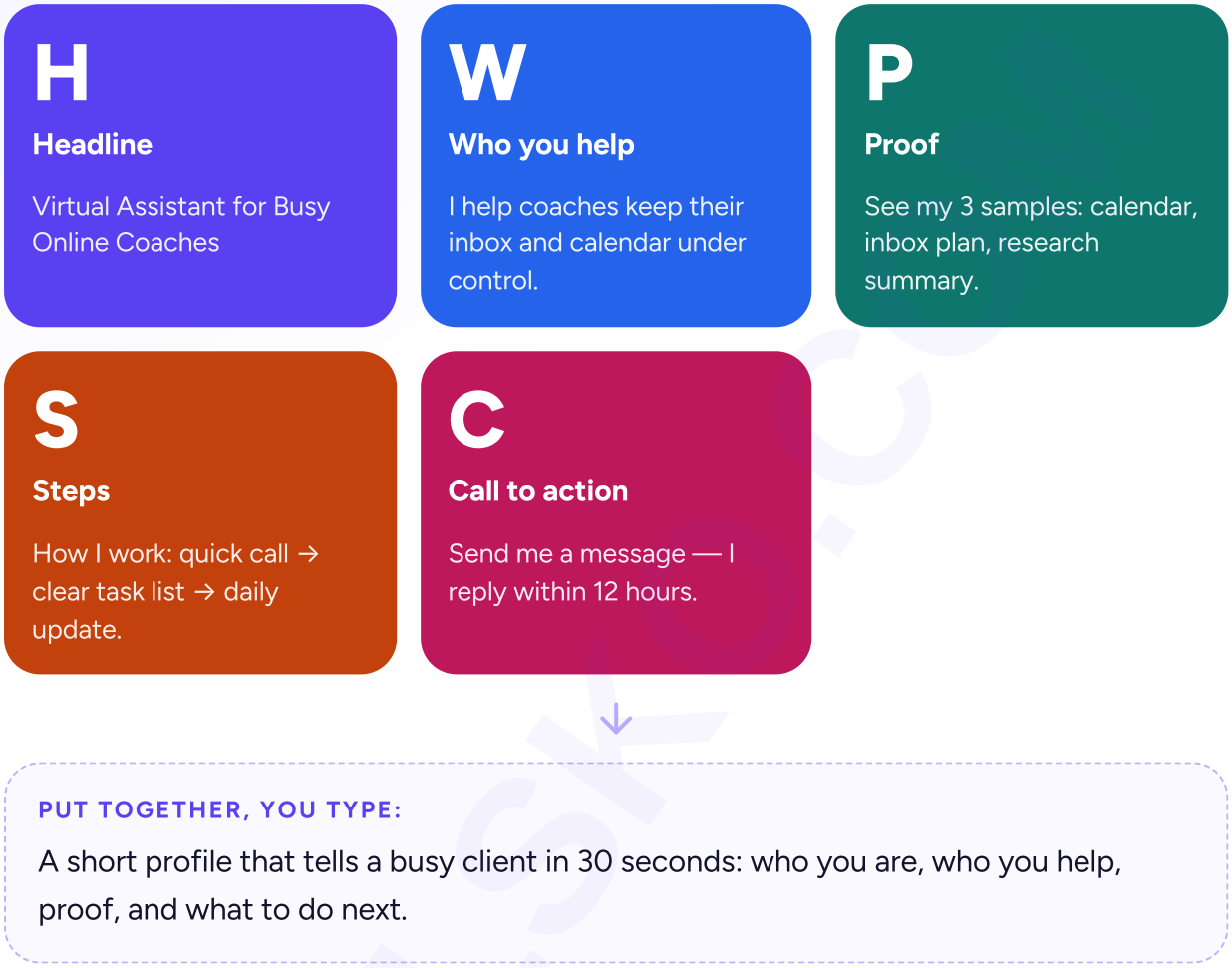
Label them as **samples** or **practice projects**. Never claim a big brand was your client when it wasn't, and never use someone else's work. Honest samples still impress clients — fake ones can end your career.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Part 2: A profile that works

PICTURE 8 **The profile recipe: H-W-P-S-C**



Five parts, in this order. Keep it short — clients skim.

- **Photo:** a clear, friendly face photo with good light. No sunglasses, no group photos.
- **Headline:** your offer in a few words (from Chapter 3).
- **Skills list:** only skills you can really deliver.
- **Same story everywhere:** your profile, samples and proposals should match.

Part 3: Set your price with simple math

Many beginners pick a price by copying the cheapest person they see. That leads to burnout. Use simple math instead.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

1 **Pick a monthly goal**

How much do you want to earn from freelancing each month? Example: ₱20,000.

2 **Count real working hours**

If you can work 20 hours a week, that's about 80 hours a month — but not all are paid. Applying, learning and messages take time. Count about **60 paid hours**.

3 **Divide**

₱20,000 ÷ 60 hours ≈ **₱335 per hour**. That is your starting target.

4 **Add room for fees**

Platforms and payment services take a cut (Chapter 7). If about 20% disappears in fees, aim for about ₱420 per hour so you still reach your goal.

Fixed-price trick

For fixed-price jobs, estimate the hours, then multiply by your hourly target. 10 social posts × about 45 minutes each = 7.5 hours × ₱420 ≈ **₱3,150**. Round to a clean number like ₱3,200.

Start fair, then rise

It's okay to start a little lower to win your first reviews. Then raise your price every few good projects. Clients pay for **reliability**, not just skill.

QUICK RECAP

Make 3 honest samples, write a short profile with the H-W-P-S-C recipe, and set your price with math: monthly goal ÷ paid hours, plus room for fees.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

TRY IT NOW

Start your proof

1. Pick one sample idea from the table and start it today (30 minutes is enough).
2. Write your profile headline using your offer from Chapter 3.
3. Do the price math with your own monthly goal and hours.

Key takeaways

- No clients yet? Make honest sample projects — that's your experience.
- Profile recipe: Headline, Who you help, Proof, Steps, Call to action.
- Price = monthly goal ÷ paid hours, plus room for fees.
- Start fair, deliver well, raise your price over time.

Quiz: 3 quick questions

1. You have no clients yet. What should you show?

A Nothing
B Honest sample projects that show your skill
C Work you copied from someone else

2. Goal ₱20,000 a month, about 60 paid hours. What is your hourly target before fees?

A About ₱335
B About ₱100
C About ₱2,000

3. Why add room for fees?

A To be greedy
B Because platforms and payment services take a cut
C Fees don't exist

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Answers

1. **B. Honest sample projects that show your skill** — Samples prove your skill. Copied work is dishonest and risky.
2. **A. About ₱335** — ₱20,000 ÷ 60 ≈ ₱335.
3. **B. Because platforms and payment services take a cut** — If you forget fees, you earn less than your goal.

PRACTICE TASK

Finish your proof kit

Over the next week, finish 3 samples and put them in one tidy folder (Google Drive or a free portfolio page). Write your full profile with H-W-P-S-C. Write your hourly target and one fixed-price example. This is your “proof kit”.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

CHAPTER 5 · LESSON 3

Find Clients and Write Proposals That Win

Now you go knocking on doors. Good news: a short, personal proposal beats a long, perfect one.

Where to look

Where	How it works	Good to know
Upwork	Clients post jobs; you send proposals using "Connects" (proposal credits)	Free to join. Connects cost $0.15 each; a free plan may give 10 per month. The service fee is 0%–15% per contract and is shown before you send.
Fiverr	You post ready-made services ("gigs") and clients buy them	Free to join. Fiverr keeps 20% of each order. Money "clears" in about 14 days before you can withdraw.
OnlineJobs.ph	A job board for Filipino remote workers; many long-term jobs	Free for job seekers. Clients pay you directly, not through the site — so payment safety is on you.
LinkedIn & local businesses	You reach out directly to people who might need you	No platform fee, but you must handle contracts and payments carefully.
Friends and family	Tell people what you do	Your first client is often someone who already trusts you.



Fees and rules change

The fees above were checked in **November 2026**. Platforms change them often. Always read the platform's own help pages before you start, and look at the fee shown on each contract.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Follow each platform's rules

Some platforms (like Upwork) don't allow you to take a client you met there off the platform to avoid fees. Breaking the rules can get your account closed — and you lose the payment protection that keeps you safe.

How to choose which jobs to apply for

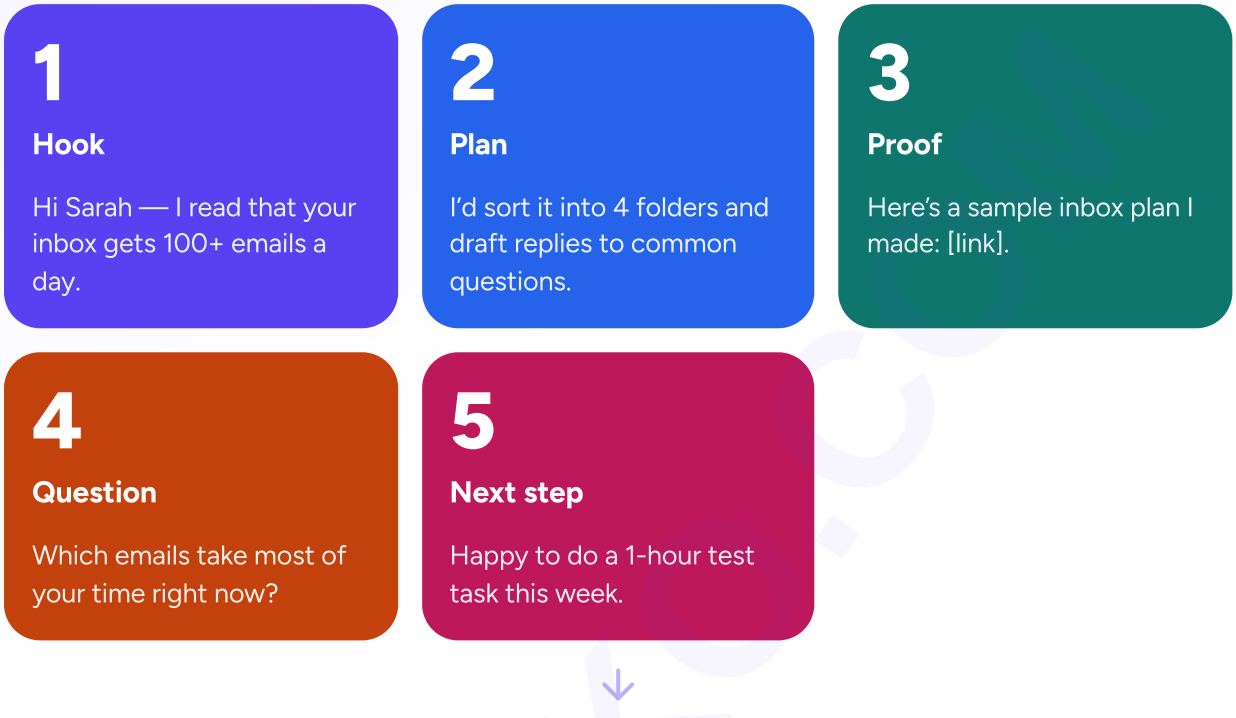
- Pick jobs that match your offer and your samples.
- Read the whole post. Can you really do it on time?
- Prefer clients with a verified payment method and past reviews.
- Skip posts that are vague, rude or promise "big pay for easy work".

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

The proposal recipe

PICTURE 9 **The 5-part proposal recipe**



Hook, Plan, Proof, Question, Next step. Short, personal and about the client — not about you.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

PICTURE 10 **Copy-paste vs personal**

COPY-PASTE PROPOSAL

Ignored

- "Dear Sir/Madam, I am hardworking and honest."
- Talks only about the freelancer
- Same message sent to 50 jobs
- No sample, no question

PERSONAL PROPOSAL

Gets replies

- Uses the client's name and problem
- Gives a small plan
- Links one matching sample
- Ends with a question

Clients can spot a copy-paste message in one second. Ten personal proposals beat a hundred generic ones.

PROPOSAL TEMPLATE (FILL THE BLANKS)

```
Hi [client name, if shown] — I read that you need [their problem in their words].

Here's how I'd help: [2–3 short steps].

You can see a similar sample here: [link to one matching sample].

Quick question: [one smart question about the job]?

I can start [day] and deliver [first result] by [date].
— [Your name]
```

Use AI the honest way

You can ask AI to **improve** your draft: "Make this proposal shorter and friendlier, under 120 words. Keep my facts." But write the facts yourself, read the final version, and never claim experience you don't have. Some clients don't allow AI-made work — read the job post and follow it.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Numbers game, with quality

Expect many “no” answers or silence at first. That’s normal. Track every proposal in a simple table (date, job, reply?). After every 10, look at what worked and improve your template.

QUICK RECAP

Look for clients on platforms, job boards and through people you know. Apply only to jobs that fit, and send short personal proposals: Hook, Plan, Proof, Question, Next step.

TRY IT NOW

Write your first proposal

1. Find one real job post that matches your offer.
2. Write a proposal with the 5-part recipe (you don’t have to send it yet).
3. Count the words. If it’s over 150, cut it.

Key takeaways

- Upwork, Fiverr, OnlineJobs.ph and people you know are all good doors — each works differently.
- Fees and rules change: check the platform’s own pages and each contract.
- Proposal recipe: Hook, Plan, Proof, Question, Next step.
- Personal beats copy-paste. Track your proposals and improve every 10.

Quiz: 3 quick questions

1. How does Fiverr mainly work?

A. You post ready-made services (gigs) that clients buy
B. You must pay clients first
C. It only hires full-time employees

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

2. Which proposal opening is best?

A "Dear Sir/Madam, I am hardworking."

B "Hi Sarah — I read that your inbox gets 100+ emails a day."

C "Hire me, I need money."

3. On OnlineJobs.ph, who handles payments?

A The site holds the money for you

B The client pays you directly, so you must be careful

C Nobody pays

Answers

1. **A. You post ready-made services (gigs) that clients buy** — On Fiverr, clients buy your gigs. Fiverr keeps a share of each order.
2. **B. "Hi Sarah — I read that your inbox gets 100+ emails a day."** — It's personal and shows you read the job.
3. **B. The client pays you directly, so you must be careful** — OnlineJobs.ph is a job board; payment happens directly between you and the client.

PRACTICE TASK

5 good proposals

Send 5 personal proposals this week to jobs that truly fit. Track them in a table: date, job title, link, reply (yes/no). Don't send 50 copy-paste ones — send 5 great ones.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

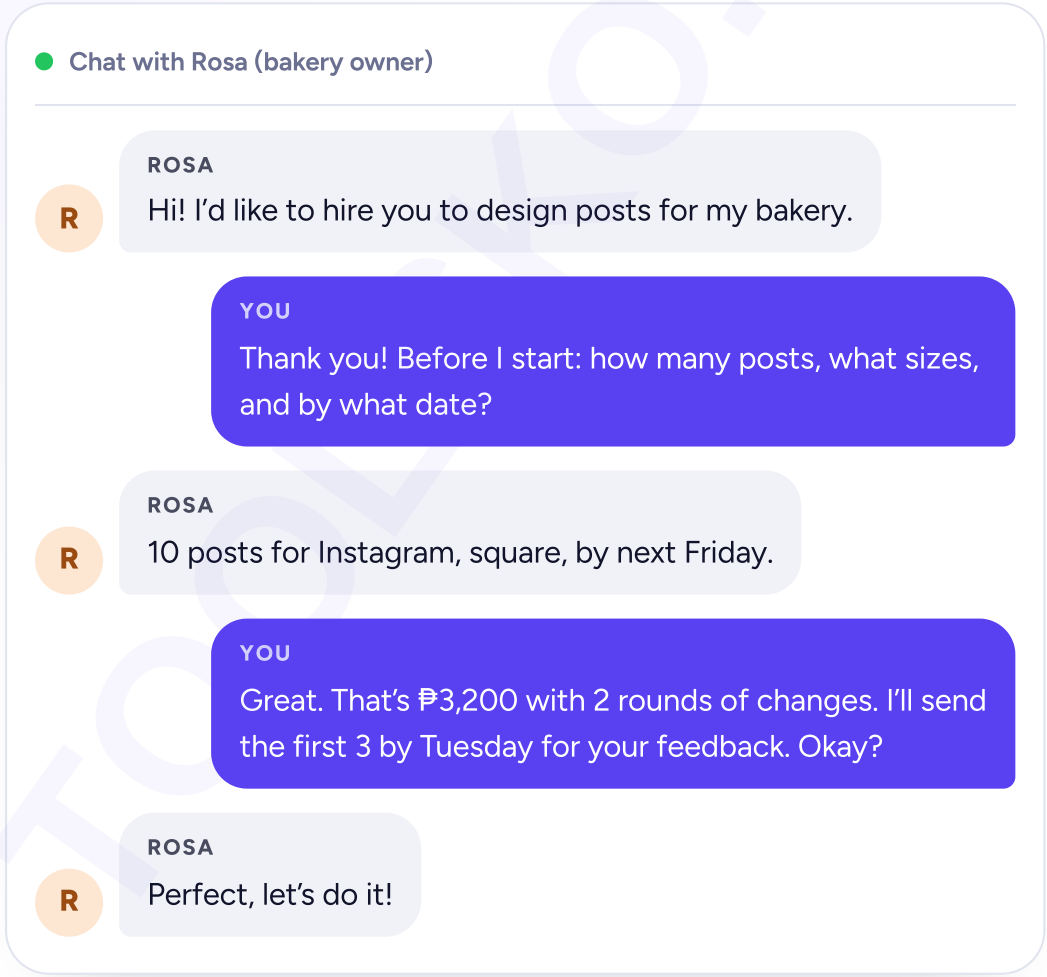
CHAPTER 6 · LESSON 4

Work With Clients: Agree, Deliver, Delight

Getting hired is the start. Clear agreements and good communication turn one project into many.

A client said yes. Congratulations! Before you start, make sure you both agree on exactly what will happen. Most freelance problems come from **unclear agreements**, not bad work.

PICTURE 11 **Ask before you start**



Rosa wants posts for her bakery. Smart questions at the start prevent most problems later.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Put it in writing

Even for small jobs, write down the agreement — in the platform's contract, an email or a simple agreement document. Include:

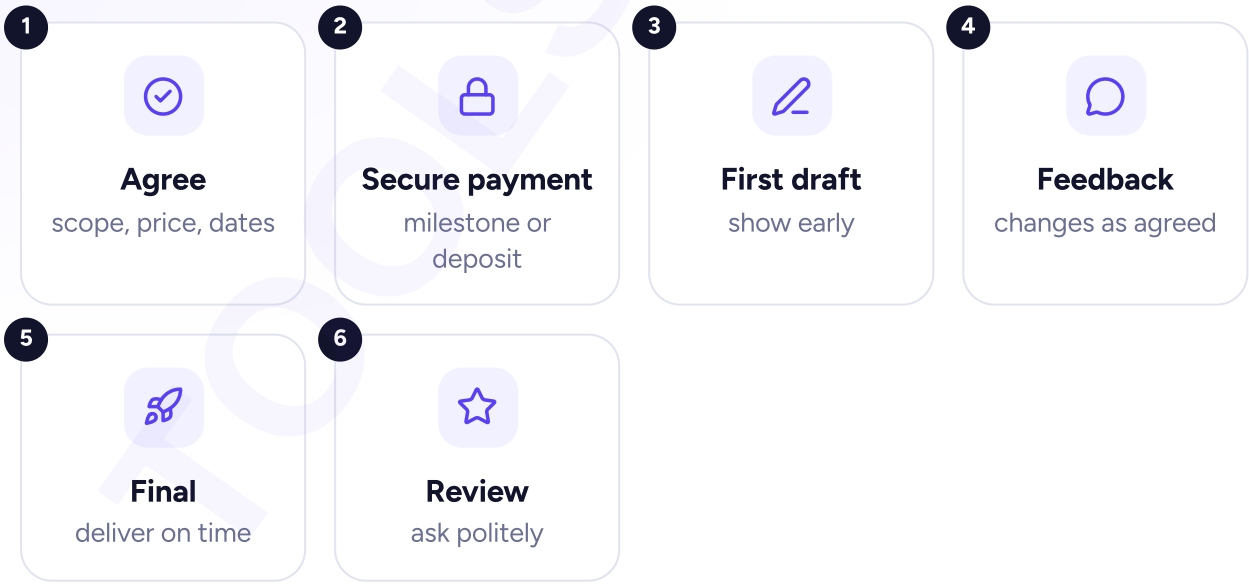
- **Scope:** exactly what you will deliver (10 square posts).
- **Deadline:** when each part is due.
- **Changes:** how many rounds of changes are included (2 rounds).
- **Price and payment:** how much, when, and how you get paid.
- **Ownership:** the client owns the final files after full payment.

Use a simple agreement

The free ToolsKo **Freelance / Service Agreement Generator** helps you write a clear agreement in minutes. For big or unusual projects, ask a lawyer to review it.

The smooth project flow

PICTURE 12 **A smooth project, step by step**



Show work early, so changes are small. Deliver on time. Then ask for a review.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Communication habits clients love

Habit	Example
Reply within one working day	“Got it! I’ll send the update by 3 PM.”
Give updates before they ask	“Quick update: 6 of 10 posts done, on track for Friday.”
Say problems early	“The photo you sent is blurry — can you send a clearer one?”
Respect time zones	Use a time zone converter so “3 PM” means the same for both of you.
Stay polite, even when it’s hard	“I understand. Let’s fix this together.”

New word: scope creep

Scope creep is when a client keeps adding “just one more small thing” until the job is twice as big for the same price. Fix it kindly: “Happy to add that! It’s outside our agreement, so it would be ₱800 extra. Shall I go ahead?”

Ask for a review

Reviews are gold for beginners. When the client is happy, ask simply: “I’m glad you liked the posts! If you have a minute, a short review would really help me.” Never offer money or discounts for good reviews, and never write fake ones.

QUICK RECAP

Agree on scope, deadline, changes, price and ownership in writing. Show work early, update often, handle extra requests kindly, and ask happy clients for a review.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

TRY IT NOW

Practice your first-day questions

1. Write 5 questions you will ask every new client before starting.
2. Write one polite “scope creep” reply you can reuse.
3. Save both as templates in your notes.

Key takeaways

- Most problems come from unclear agreements — write them down.
- Include scope, deadline, changes, price, payment and ownership.
- Show drafts early; give updates before the client asks.
- Handle extra requests politely with a price; ask happy clients for honest reviews.

Quiz: 3 quick questions

1. What causes most freelance problems?

A Bad internet
B Unclear agreements
C Too many reviews

2. The client asks for 5 extra posts for free. What’s a good reply?

A Do it silently and feel upset
B “Happy to add that! It’s outside our agreement, so it would be ₱800 extra. Shall I go ahead?”
C Stop replying

3. How should you get reviews?

A Pay people for 5-star reviews
B Politely ask happy clients after good work
C Write them yourself

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Answers

1. **B. Unclear agreements** — When both sides agree on details in writing, most problems never happen.
2. **B. "Happy to add that! It's outside our agreement, so it would be ₱800 extra. Shall I go ahead?"** — It's kind, clear and protects your time.
3. **B. Politely ask happy clients after good work** — Honest reviews from real clients are the only kind worth having.

PRACTICE TASK

Your client kit

Make a "client kit" document with: your 5 first-day questions, a short agreement checklist, a progress-update template, a scope-creep reply and a review request. You'll use it for every client.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

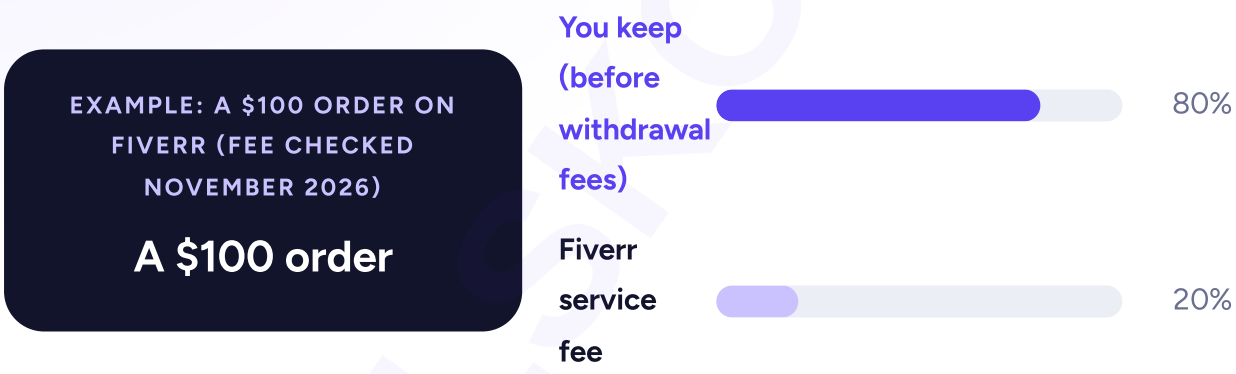
CHAPTER 7 · LESSON 5

Get Paid Safely: Fees, Payments, Taxes and Scams

You worked hard — now keep your money safe. Know the fees, choose safe payments, keep records and spot scams fast.

Know where your money goes

PICTURE 13 **Where a $100 order goes**



Platforms take a share for bringing clients and protecting payments. Withdrawal and currency-exchange fees can take a little more. Always check the fee before you accept.

On **Upwork**, the freelancer fee ranges from 0% to 15% per contract and is shown before you send a proposal or accept an offer. On **Fiverr**, the fee is 20% of each order, and your money becomes available after a clearing period (about 14 days for most sellers). On job boards like **OnlineJobs.ph**, there is no platform cut, but the client pays you directly.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Ways to get paid

Method	How it works	Safety tip
Through the platform	The client pays the platform; the platform pays you	Safest for beginners. Stay on the platform for platform clients.
Online payment services	PayPal, Payoneer, Wise and similar	Use your real name; never share passwords or one-time codes (OTP).
Bank transfer	Money goes straight to your bank	Only share your account number — never your online banking login.
E-wallets (Philippines)	GCash, Maya and others, for local clients	Check the amount has really arrived in the app before you deliver.

Direct clients: protect yourself

For clients outside a platform, ask for a **deposit** (for example 30–50%) before starting, or split the job into **milestones** and get paid after each one. Send a simple **invoice** for every payment and keep copies.

Keep records (future you will thank you)

- Keep a simple table: date, client, project, amount, fees, how paid.
- Save every invoice and payment receipt in one folder.
- Put aside part of every payment for taxes (many freelancers save 10% or more).

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

If you live in the Philippines: taxes

Freelancers are treated as **self-employed** by the BIR. You register using **BIR Form 1901** (you can start online through ORUS). The old ₱500 yearly registration fee was removed in 2024 under the **Ease of Paying Taxes Act**. If your yearly gross income is ₱3 million or less, you may choose the **8% option**: 8% of gross income **above ₱250,000**, instead of the regular graduated rates plus percentage tax. You must still register and file returns even if you earn below ₱250,000. Rules can change — check **bir.gov.ph** or a tax professional, and try the free ToolsKo **Freelancer Tax Calculator** to compare options.

Living somewhere else?

In most countries, freelance income is taxable and must be reported. Visit your national tax office's website and search "self-employed" or "freelancer".

Spot scams fast

PICTURE 14 **The scam traffic light**



Looks safe

Real job details, a client with history or a verified payment method, payment through the platform or a clear deposit.

Slow down

Rushes you to move to Telegram or WhatsApp right away, vague tasks, pay that is far too high for easy work. Ask questions and check reviews.

Stop — it's a scam

Asks you to pay a fee, buy a "kit" or equipment; sends you money or a check and asks you to send part back; asks for passwords, OTP codes or ID photos before hiring; "like and rate" tasks that later need your deposit.

Green: go ahead carefully. Yellow: slow down and check. Red: stop, block and report.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

The golden rule

Honest clients never ask you to pay to get a job. And no honest client will send you money and then ask you to send some of it back — that's a fake check or overpayment scam. Also beware of "recovery" scammers who promise to get your lost money back for a fee.

If you see a scam: stop replying, don't send money, and report it to the platform. In the Philippines, you can report online scams to the **CICC hotline 1326** (24/7, toll-free). In the United States, report to **ReportFraud.ftc.gov**.

QUICK RECAP

Know each platform's fees, get paid through safe methods, protect direct jobs with deposits or milestones, keep records, learn your tax rules, and never pay to get work.

TRY IT NOW

Build your money table

1. Make a table with columns: date, client, project, amount, fees, how paid.
2. Add one pretend project to practice.
3. Write the golden rule at the top: "Honest clients never ask me to pay to get a job."

Key takeaways

- Platforms charge fees — check them on every contract.
- For direct clients, use deposits or milestones and send invoices.
- Keep records and set money aside for taxes. In the Philippines, register with the BIR.
- Scam red flags: pay to work, send-money-back, passwords/OTP requests, "task" jobs with deposits.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Quiz: 3 quick questions

1. A "client" sends you ₱10,000 by mistake and asks you to send back ₱7,000. What is this?

A A kind client
B A common overpayment scam
C A bonus

2. Which is safest for beginners on a platform?

A Getting paid through the platform
B Moving the client to a chat app to avoid fees
C Sharing your bank login

3. In the Philippines, under the 8% option, what amount is the 8% tax based on for purely self-employed freelancers?

A Gross income above ₱250,000
B Only the first ₱250,000
C Nothing — freelancers never pay tax

Answers

1. **B. A common overpayment scam** — The first payment will be reversed or fake, and the money you send is lost.
2. **A. Getting paid through the platform** — Platform payments come with protection. Never share logins.
3. **A. Gross income above ₱250,000** — The first ₱250,000 is not taxed under the 8% option for purely self-employed people; registration and filing are still required.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

PRACTICE TASK

Your safety and money plan

Write one page: your fee check habit, the payment methods you'll accept, your deposit or milestone rule, where you'll save invoices, how much you'll set aside for taxes, and your 4 scam red flags. Read it before every new client.

TOOLSKO.COM

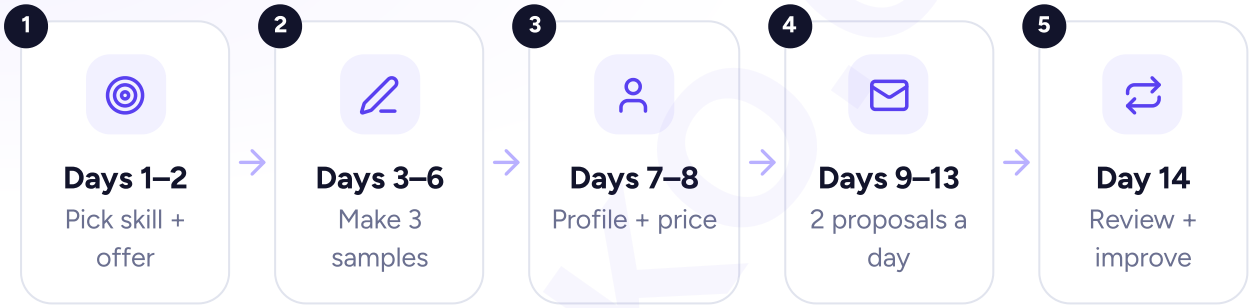
© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

CHAPTER 8

Practice Exercises: Your 14-Day First-Client Plan

Two weeks, one small step a day. By day 14 you'll have a full proof kit and real proposals out in the world.

PICTURE 15 **The 14-day first-client plan**



About one hour a day. Small daily steps beat one exhausting weekend.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Day	Task (about 1 hour)	Done?
1	Do the skill finder (Chapter 3). Choose one skill.	☐
2	Write your offer sentence and pick a niche.	☐
3	Learn: watch 2 free tutorials for your skill.	☐
4	Make sample 1.	☐
5	Make sample 2.	☐
6	Make sample 3. Put all 3 in one tidy folder.	☐
7	Write your profile with H-W-P-S-C. Add a good photo.	☐
8	Do your price math. Make your client kit (Chapter 6).	☐
9	Find 5 good jobs. Send 2 personal proposals.	☐
10	Send 2 more proposals. Tell 3 people you know what you offer.	☐
11	Send 2 more proposals. Improve a sample if needed.	☐
12	Send 2 more proposals. Reply fast to any messages.	☐
13	Send 2 more proposals. Update your money table.	☐
14	Review: which proposals got replies? Improve your template.	☐

Bonus exercises

1 **The 2-minute pitch**

Explain your offer out loud in 2 minutes, as if to a client on a call. Record it on your phone and listen back.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

2 **Proposal makeover**

Take your first proposal and make it 30% shorter without losing the plan or the sample link.

3 **Scam spotting**

Read 10 job posts. Mark each one green, yellow or red using the traffic light.

4 **Mock client**

Ask a friend to play a client. Use your 5 first-day questions and agree on scope, price and deadline.

No reply yet? Normal.

If you get no clients in 14 days, you did nothing wrong. Keep going: 2 proposals a day, improve every 10, add a new sample each week. Steady beats fast.

QUICK RECAP

Follow the 14-day plan: skill and offer, 3 samples, profile and price, then 2 personal proposals a day — and improve as you go.

TRY IT NOW

Start Day 1 today

1. Copy the 14-day table into your notes or print it.
2. Do Day 1 right now.
3. Set a daily 1-hour reminder on your phone.

Key takeaways

- About one hour a day for 14 days builds a full proof kit.
- Days 9–13: two personal proposals a day.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

- Practice your pitch, spot scams and do mock client calls.
- Silence at first is normal — steady effort wins.

Quiz: 3 quick questions

1. How many samples should you make in the first week?

A None
B 3
C 30

2. How many proposals per day in days 9–13?

A 2 personal ones
B 50 copy-paste ones
C 0

3. No client after 14 days. What should you do?

A Quit
B Keep going, improve your template every 10 proposals and add samples
C Pay someone for a "guaranteed job"

Answers

1. **B. 3** — Three good samples are enough to start pitching.
2. **A. 2 personal ones** — A few personal proposals beat many generic ones.
3. **B. Keep going, improve your template every 10 proposals and add samples** — Freelancing grows with steady effort. Never pay for "guaranteed" jobs.

PRACTICE TASK

Complete the 14 days

Do the full 14-day plan and tick each box. On day 14, write 3 lessons you learned and your plan for the next 14 days.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

CHAPTER 9

Common Beginner Mistakes (and Easy Fixes)

Everyone makes mistakes at the start. Learn from these ten, and you'll skip months of frustration.

These are the ten mistakes beginners make most often. Each one is easy to fix once you can see it. Read the table, then be honest with yourself: which ones are you making right now?

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Mistake	Why it hurts	Easy fix
Trying to offer everything	Clients can't tell what you're good at	One skill, one niche, one clear offer
No samples	Clients have nothing to judge	Make 3 honest samples
Copy-paste proposals	Clients ignore them	Hook, Plan, Proof, Question, Next step
Pricing too low forever	Burnout, and clients may doubt quality	Use the price math; raise after good reviews
Starting without a clear agreement	Scope creep and arguments	Write scope, deadline, changes and price
Going quiet during a project	Clients get worried	Send updates before they ask
Missing deadlines	Bad reviews hurt for a long time	Promise less, deliver early
Leaving the platform to avoid fees	Breaks rules, loses protection	Follow each platform's rules
Paying for "guaranteed jobs"	It's a scam	Never pay to get work
Ignoring records and taxes	Stress and penalties later	Money table + set aside part of every payment

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

PICTURE 16 **Rushed vs smart**

RUSHED BEGINNER

Fast but stuck

- Applies to 100 jobs with one message
- Says yes to everything
- Lowest price, long hours
- No records, no agreements

SMART BEGINNER

Slower start, steady growth

- 10 personal proposals that fit
- Clear offer and agreements
- Fair price that rises over time
- Money table and saved invoices

The smart beginner may start a little slower — but gets better clients and keeps them.

When you make a mistake with a client

Own it fast: “You’re right, I missed that. I’ll fix it by tomorrow at no extra cost.” Clients forgive honest mistakes. They don’t forgive hiding.

Protect your health

Freelancing can blur work and rest. Set working hours, take breaks, and keep one day off each week. A tired freelancer makes more mistakes.

QUICK RECAP

Most beginner mistakes come from rushing: no focus, no samples, copy-paste proposals, no agreements and no records. Slow down a little and you’ll grow faster.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

TRY IT NOW

Check yourself

1. Read the mistakes table.
2. Mark any mistake you're making right now.
3. Write the fix for each one in your notes and do one today.

Key takeaways

- Focus: one skill, one niche, one offer.
- Agreements, updates and deadlines protect your reputation.
- Never pay for jobs; follow platform rules.
- Own mistakes fast — and protect your rest.

Quiz: 3 quick questions

1. You missed a small detail in a client's project. Best response?

A Hide it and hope they don't notice
B Own it and fix it quickly
C Blame the client

2. Why is pricing too low forever a mistake?

A It leads to burnout and can make clients doubt quality
B It's against the law
C It isn't a mistake

3. Which habit protects your reputation most?

A Promising more than you can do
B Promising less and delivering early
C Replying once a week

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Answers

1. **B. Own it and fix it quickly** — Honesty keeps clients' trust.
2. **A. It leads to burnout and can make clients doubt quality** — Fair prices let you do good work and keep going.
3. **B. Promising less and delivering early** — Reliable delivery leads to great reviews.

PRACTICE TASK

Your "never again" list

Pick the 3 mistakes you're most likely to make. For each one, write one rule to prevent it (for example: "I always send an update every 2 days."). Stick the list where you work.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

CHAPTER 10

Real-Life Examples: First Clients, Step by Step

These five example stories are based on common beginner paths (names are made up). Look for the habits, not the luck.

A

Ana, 24
Fresh graduate, Cebu

THE PROBLEM

She liked design but had no clients and no experience. Her profile was empty.

WHAT ANA TYPED

```
Hi Mia — I saw your café is opening a second branch. I made a
sample set of 5 opening-week posts for a café like yours: [link].
Would you like them in your brand colors? I can deliver 10 posts
by Friday.
```

THE RESULT

After 3 weeks of personal proposals, a café owner hired her for 10 posts. The owner came back the next month for 20 more.

Lesson: A sample made for the client's exact situation is the strongest proof a beginner can show.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

J

Joy, 35
Mom of two, Iloilo

THE PROBLEM

She could only work while the kids were at school and felt she “had no skills”.

WHAT JOY TYPED

```
Hi Mark – you need 300 contacts cleaned and sorted in Google Sheets. Here’s a sample I made: a messy list turned into a clean, sorted sheet with no duplicates: [link]. I can finish yours in 2 days.
```

THE RESULT

She landed a small data-entry project after 6 weeks. Fast, accurate work turned it into a weekly task.

Lesson: Organizing and typing are real skills. Reliability turns one job into regular work.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Paolo, 29
Call-center agent, Davao

THE PROBLEM

He wanted to leave night shifts but was afraid to quit without income.

WHAT PAOLO TYPED

```
Hi Sarah — I've answered customer chats for 4 years, so I can reply to your store's emails in a friendly, fast way. Here are 10 sample replies to common questions: [link]. Which questions take most of your time?
```

THE RESULT

He started part-time customer support for an online store while keeping his job, then grew to three clients over a year.

Lesson: Your past job experience is valuable proof. Start freelancing on the side before you quit anything.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

L

Lito, 41
Tricycle driver and part-time tutor, Laguna

THE PROBLEM

He explained math well but didn't know how to find students online.

WHAT LITO TYPED

```
Hi! I'm a patient math tutor for grades 4 to 6. I explain with
simple examples and short practice. First lesson: we find exactly
where your child gets stuck. Available weekdays 6–8 PM.
```

THE RESULT

He told parents in his community first and asked happy families to recommend him. He now tutors online 6 hours a week.

Lesson: People you know can be your first door. Word of mouth is powerful.

R

Rina, 22
Student, Quezon City

THE PROBLEM

She nearly paid ₱2,000 for a "guaranteed VA job starter kit" from a social media ad.

WHAT RINA TYPED

```
Before I pay: can you tell me the company's registered name, the
exact job, and why I have to pay to be hired?
```

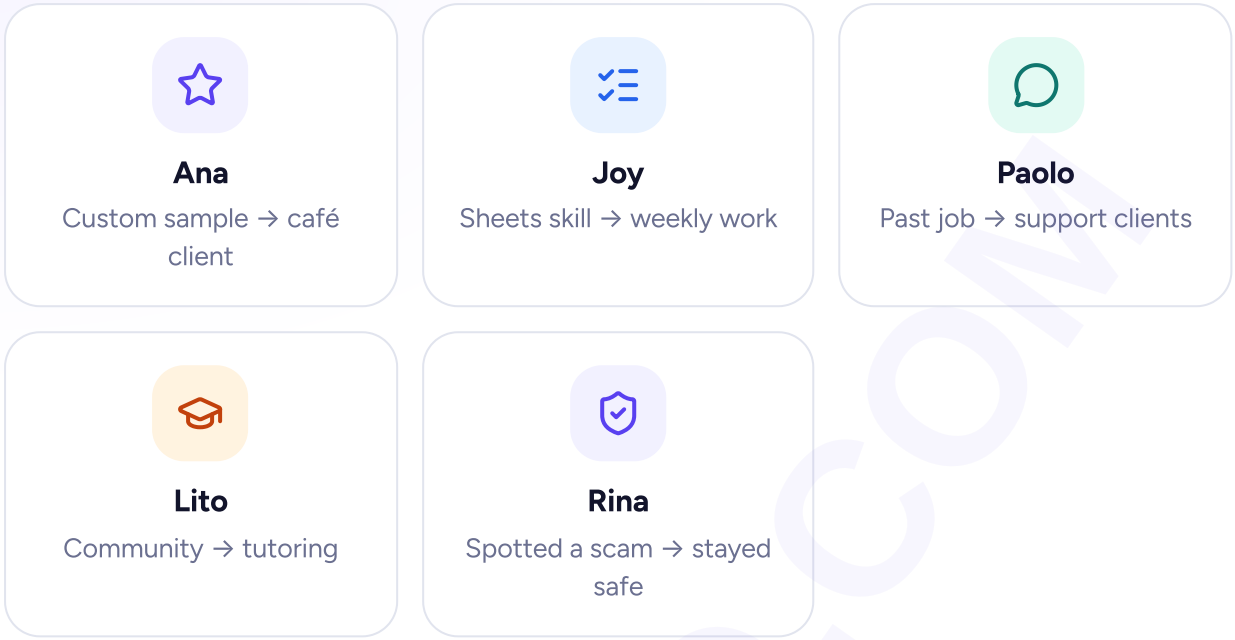
THE RESULT

The "recruiter" stopped replying. She reported the page and kept her money. Free tutorials taught her what she needed.

Lesson: Honest work never asks you to pay to get hired. Asking one smart question can save you money.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

PICTURE 17 **Five paths, same habits**



Different skills and lives — but all of them used proof, personal pitches and honesty.

What these stories have in common

None of them got rich quick. They chose **one skill**, made **proof**, sent **personal pitches**, delivered **reliably**, and stayed **safe**. That's the whole game.

QUICK RECAP

Beginners land first clients with tailored samples, past experience, people they know and steady proposals — and they protect themselves from scams.

TRY IT NOW

Write your own story plan

1. Fill in: "My name, age, where I live, what I can do."
2. Write the first lines of a proposal like the ones above, for your offer.
3. Name one person you know who might need your skill — message them this week.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Key takeaways

- A sample made for the client's exact need is powerful proof.
- Past jobs count as experience.
- Start on the side; you don't have to quit anything to begin.
- One smart question can expose a scam.

Quiz: 3 quick questions

1. What helped Ana win her first client?

A Luck
B A sample made for the client's exact situation
C The lowest price on the platform

2. What did Paolo do about his job?

A Quit immediately
B Started freelancing on the side first
C Paid for a course

3. What saved Rina from losing ₱2,000?

A Asking why she had to pay to be hired
B Paying half
C Sending her ID photo

Answers

1. **B. A sample made for the client's exact situation** — Tailored proof shows the client you understand their need.
2. **B. Started freelancing on the side first** — Building income on the side is safer.
3. **A. Asking why she had to pay to be hired** — Honest employers don't charge you to get hired.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

PRACTICE TASK

Your first-client story

Write your own “story card” like the ones in this chapter: who you are, your problem, your first proposal lines, and the lesson you want to prove. In 90 days, come back and write the real result.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

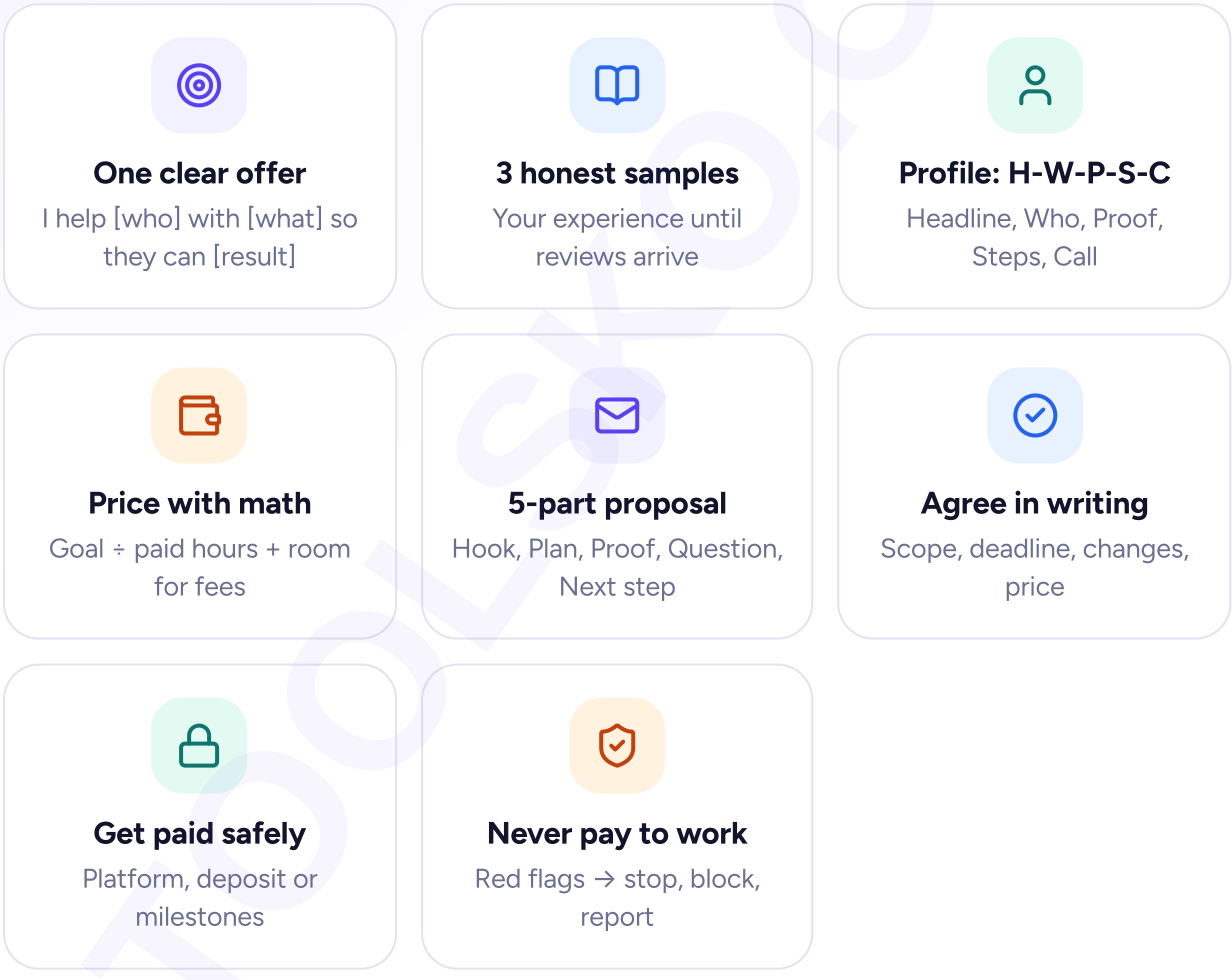
THE END

Quick Summary

Everything important, on one page.

The whole book on one page. Keep it close while you look for your first client.

PICTURE 18 **Cheat sheet: freelancing in 8 cards**



Eight habits that take you from zero to your first happy client.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Remember	In one line
The path	Skill → Proof → Pitch → Deliver → Get paid safely.
Best first move	Pick one skill and make 3 honest samples.
Best proposal habit	Personal, short, with one matching sample and a question.
Best client habit	Agree in writing; update before they ask.
Best money habit	Check fees, keep records, set aside money for taxes.
Best safety habit	Never pay to get hired; never send money back.

You can do this

Every successful freelancer once had zero clients and an empty profile. The difference is that they kept taking small, smart steps. Now you know the steps.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

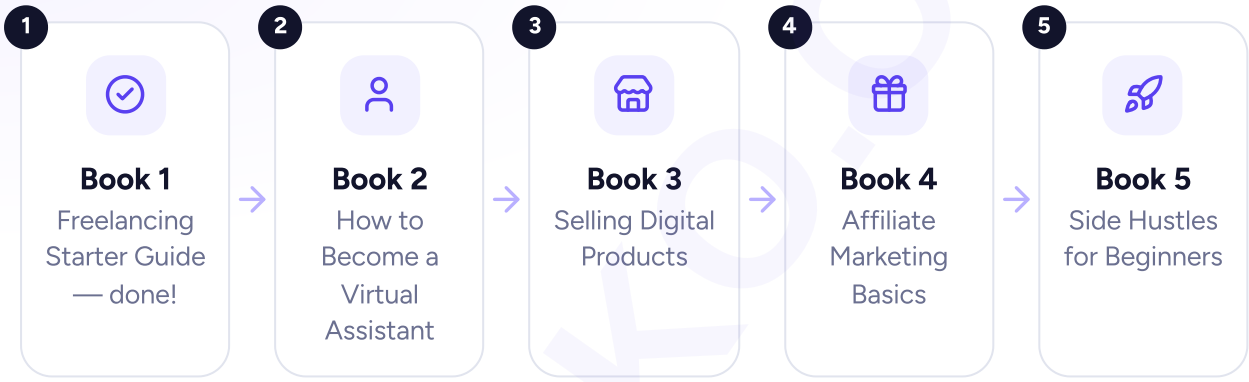
WHAT'S NEXT

Your Next Learning Path

You finished Book 1. Here is where to go from here.

This is **Book 1** of the **Make Money Online** series. Here is your path:

PICTURE 19 **Your Make Money Online path**



Book 1 is done. Next: go deeper into one of the most popular freelance jobs — the virtual assistant.

TOOLSKO.COM

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

What to do next

Next step	Why
Finish the 14-day plan	Action beats reading. Your first client comes from proposals sent.
Add one new sample every week	More proof, more confidence, better proposals.
Learn with AI	The AI for Beginners series shows how to use AI to learn faster and work smarter — honestly.
Use the free ToolsKo tools	Invoices, agreements, currency, time zones and tax calculators — no sign-up.
Read Book 2 next	How to Become a Virtual Assistant goes deeper into one of the most in-demand beginner jobs.

One last tip

Platforms, fees and tools will change. The habits in this book — a clear offer, honest proof, personal pitches, written agreements, reliable delivery and smart safety — will keep working everywhere.

Free ToolsKo tools for this book

Put what you learned to work. These tools are free on toolsko.com, need no sign-up, and most work right in your browser.

Invoice Generator
Make a clean invoice for every client payment in a minute.
toolsko.com/invoice-generator ↗

Freelance / Service Agreement Generator
Write down scope, deadlines, changes and price before you start.
toolsko.com/freelance-service-agreement ↗

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Free Resume Builder
Some clients and job boards (like OnlineJobs.ph) ask for a resume.

toolsko.com/resume-builder ↗

Currency Converter
Turn dollar rates into pesos (or any currency) before you quote.

toolsko.com/currency-converter ↗

Time Zone Converter
Make sure “3 PM” means the same time for you and your client.

toolsko.com/time-zone-converter ↗

Fee Gross-Up Calculator
Find what to charge so you still receive your target after fees.

toolsko.com/payment-fee-gross-up-calculator ↗

Freelancer Tax Calculator PH
Compare the 8% option and graduated rates for your income.

toolsko.com/freelancer-tax-calculator ↗

BIR Deadlines for Freelancers
See when your quarterly and annual returns are due.

toolsko.com/freelancer-bir-deadlines-philippines ↗

Words to know

Freelancer	A person who works for different clients, project by project.
Client	The person or business that pays you.
Platform	A website that connects freelancers and clients, like Upwork or Fiverr.
Gig	One piece of paid work; on Fiverr, a ready-made service you sell.
Portfolio	A collection of your best work samples.
Proposal	A short message asking a client for a job.

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

Niche	A small, specific group of clients you focus on.
Hourly rate	The price you charge for one hour of work.
Fixed price	One price for a whole job.
Scope	Exactly what is included in a job.
Scope creep	When a job keeps growing without more pay.
Milestone	A part of a project with its own payment.
Deposit	Part of the price paid before work starts.
Invoice	A bill you send to get paid.
Connects	Upwork's credits for sending proposals.
Clearing period	The waiting time before platform earnings can be withdrawn.
8% option	A simple Philippine income tax choice for qualified self-employed people.
OTP	A one-time password sent to your phone. Never share it.

Where the facts come from

1. Upwork Help: Freelancer Service Fee
2. Upwork Help: Connects (what they cost)
3. Upwork Help: Who can join (age and location rules)
4. Fiverr Help: Creating your Fiverr account (age rules)
5. Fiverr Help: Minors policy

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.

6. OnlineJobs.ph: How it works for job seekers
7. FTC: Job scams
8. Bureau of Internal Revenue (Philippines)
9. Revenue Regulations No. 8-2018 (8% income tax option)

Platform fees, age rules, payment rules and Philippine tax rules were checked on November 21, 2026. They change often — always check the platform's or the BIR's own pages. Upwork, Fiverr and OnlineJobs.ph belong to their owners; ToolsKo is not connected to or endorsed by them. This book is general information, not legal, tax or financial advice. Written by ToolsKo Learn · toolsko.com/learn

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved. Free to read and print for personal learning; please share the link instead of copying the book. Permissions: admin@toolsko.com.

TOOLSKO.COM

toolsko_ | Learn

Keep learning. It's free.

Start-from-zero guides and free everyday tools — calculators, PDF and image tools, business templates and more — at **toolsko.com**.

MAKE MONEY ONLINE

Book 1	**Freelancing Starter Guide — this book**
Book 2	How to Become a Virtual Assistant
Book 3	Selling Digital Products
Book 4	Affiliate Marketing Basics
Book 5	Side Hustles for Beginners

Scan to read online
toolsko.com/learn/freelancing-starter-guide

© 2026 ToolsKo.com · MJP Software Development Services. All rights reserved.
admin@toolsko.com · Facebook: Toolsko.com · A ToolsKo Learn original