

GETTING PAID (PART II)

Learn How To Ask
Clients For Money!
What Do You Say?
How Do You Ask
Them? It's An Art!

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So, imagine you're about to secure your first paying client and it's time to tell them either (a) how much it will cost for you to complete the project, (b) how much they will need to put down as a deposit for you to begin the project or (c) what payment options you accept and how much they will need to pay you while you perform the work you're being hired to perform ...



If there's one area of business many consultants, coaches and designers find the most difficult it's the area of "asking for the money!" Yikes, this is how you survive! (i.e., "getting paid") You spend years learning your craft, but spend little to zero time in learning the art of "asking for the money!"

So, what DO you say? HOW do you ask clients for money? WHAT do you ask clients to do for you so the act of asking for money from your client is a sheer breeze? What do you do with clients who are late paying you? All of these questions and more are answered below in my

1 NEVER Rush The Sale ... Always, Take Your Time!

- **NEVER be too eager to ask for money up front or even during the conversation** with any client (new or old). Don't stop them in the middle of the conversation to start talking about your needs (i.e., money; how much it will cost). Don't!
- **Instead, listen to your client first and completely; from beginning to end.** Get them to dump all their ideas on you. Have them pile up all the work they want you to do for them. Have them do all this before asking for money or giving them a quote for your time and work.
- **I love to go (LONG) periods in the discussion where I don't talk about money.** Instead, I let the client talk about themselves, their ideas and what they need me to do for them. Who can even give a fair quote to the client unless you have all the facts at hand. So, let them talk, talk, talk, talk, talk, talk, talk. Love that!
- **If you ask too soon, you just might come across as desperate and amateurish.** This can result sometimes in the client not respecting you as a professional, and possibly pulling the project from you because they don't want to work with "desperate" people. Ever date or marry a desperate person? I didn't think so ...
- **Also, if you ask too soon, you might lose out on making more money, because you didn't hear everything the client needed you to do.** You spoke too soon, bid too low, offered your services at a lower price, all because you were??? Desperate? Take your time; wait it out; and at the very end you can bid for the best price; one worthy of your time and services.
- Always, always, always ... **be patient and listen closely to what the client wants.**
- **When the client is done speaking, don't ask the money question, instead ask other questions.** YOU: "That reminds me, would you like X-done too? I can also do Y-for you and Z-too. That complements what you said earlier and it would really make your website/book/project/seminar/??? be a total success.") CLIENT: "I never thought of that. Sounds good. Add that to what you will quote me, okay?" YOU: "Sure will ..."
- **Again, never rush the sale.** Be patient, ask questions, keep the client talking about what they need you to do.

- **Also, always wait until the very end of the conversation to talk about money.** In fact, the longer you take to talk about money, the more the client will be interested in talking to you about it. In a small way, they'll start to feel guilty about taking your time, talking about their needs, and not even paying any attention to what your time is worth or what you are going to charge them. Allow this emotion (i.e., guilt) to work into the equation of talking about money. If they're more eager to talk about it than you, then, who's in the driver seat? You are!
 - **Another note, if the client doesn't even bring up money or paying you,** at the very end you are justified to start talking about it. YOU: "Alright, well ... before we get off the phone, let's talk about money and what this will cost." CLIENT: "Oh, okay." YOU: Based on all that you've said, wanted and laid out for me, I can quote you a price of ..."
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2 Have the client "pile up" their needs over the phone / in person / eMail

- **You'll make more money from your client if get them to tell you everything they want you to do for them.** I like to have clients simply create a "Wish List" of services they'd like me to perform for them. "[Client name], great conversation. Why don't you take tonight and put together a wish list of things you'd like me to help you with. Make a list of all the things you want done and we'll discuss them tomorrow. With your list in hand, and on paper, I can best provide you a quote for my services. Does that sound okay? Great, we'll talk tomorrow then ..."
- **Asking for "everything" (they need done) up front gives you AMMUNITION** to give them the best quote that also respects your time and work to be done for them.
- **By getting them to make out a "wish list", the more they need done and see on paper,** the more money you'll possibly make when you finally ask for the quote, because you can use every item on the list as bullet points to support the final quote you're going to give them. YOU: "So, because you want A, B, C, D, E and F done, along with L, M, N, O and P; all of which will give you the best website/book/project/seminar/??? ... a typical quote for a job like this usually runs around \$X-dollar amount."
- **Price your rates competitively,** but with respect to your time and value you bring to the table. If you're in high demand and they know it (or you say it), then you can charge practically anything you want. But, it's always a good idea to justify what you're going to

charge the client in unison with what they want you to do. Clients like clarity and you owe them that by telling them what you'll be charging them for (based on their wish list).

- **So again, don't rush the sale, but rather pile up the services they want you to do for them.** For every minute you wait (to provide a quote or ask for money), the more money you make. The less time you are patient, but instead, ask for the money sooner, the more money you'll lose.
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3 Repeat the services the client needs you to perform ...

- **When a client hears you repeat to them all the things they need done,** and you do it with detail, they get a sense of how hard you're going to work for them.
 - **When a client knows truly how hard (and how long) you're going to be working for them,** they don't mind paying you what you want to charge them to get the job done.
 - **If you don't describe to the client what needs to be done in detail,** the client might assume it's an in-and-out job and it won't take you long to complete the project. That's not good (for you). How can they justify paying you several hundred (or thousands) of dollars if they feel you'll only be spending a couple hours on the project? When, in reality, you know it's going to take you 5-10 (or more) hours to complete it. SPELL IT OUT for your client, what you're going to do for them. Go into great detail. Describe everything, until they're bored! Well, don't bore them, but you get the idea. Drown them with details, so when you ask for the money, they know exactly what they're paying for.
 - **Describe to the client, by reading back their wish list, "So, this is what you want done and this and this and that ...** Does that sound right? Okay, (PAUSE) ... let's talk about money and how much this will cost." CLIENT: "Sure, I was hoping we'd get to that part." At this point, the client is glad to talk about money, because you were clear, up front and attentive to THEIR needs. You read back to them their "wish list" of needs they need done. Now, they're more than happy to talk about yours, i.e., MONEY!
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4 What kind of payment options can you give the client?

- **I want you to learn about and remember what kind of payment options** a client has before you ask them for money.

- **How can you get paid?** Either by check, PayPal or by credit card. Make sure you have these payment options.
- **Check payment ideas: Give the client your bank account number and have them make a manual deposit at your bank in the town they live in.** I've had clients do this before and I love it. Don't be afraid to give out your bank account number to a client; when you cash your check and they ask for a copy of it - didn't you write it on the back to deposit it? Plus, they can only make deposits; not withdrawals. So, you're safe there. Or, simply ask them to mail you a check and be sure they make it out to the right person / company name. Returning checks with mistakes on them is a big waste of your time. Also, when you get a check from a customer, cash it immediately. Also, if you have any suspicion, call the bank listed on the check to see if it will clear. Any bank should give you that information. "Hi, I have a check written to me by X-name, account #00000-00000 in the amount of \$____. I would like to know if it will clear." That's all. It's a yes or no answer. If yes, cash it immediately. If NO, then call your client immediately and take the appropriate action. "Hi, I called your bank and they said the check would not clear. (PAUSE) What should I do, wait a day? Orrrrr?" Usually the client apologizes for this inconvenience and says, "I just made a deposit, so the check should clear by midnight. Why don't you call the bank tomorrow and make the deposit tomorrow."
- **Credit card payment ideas: Keep the client's credit card number and billing address information in a safe file in your office or in your computer.** If they give you permission to charge their credit card later, you already have the information and don't have to inconvenience them for it. It's embarrassing if you have to keep asking for it every time they give you permission to charge their card again and again. Also, keep all the credit cards and their numbers on file forever. Even if you can't charge them, if you need to access an account of theirs and you're asked for the last 4-digits of the credit card used to open the account, you'll have it! Like checks, when you get permission to charge someone's credit card, do so immediately. Don't wait. Other companies might be looking to charge their card too; so, be the first to get in there to get your money before they do. These are all the realities when dealing with credit cards and customers.
- **PayPal.com payment ideas: This is a great way to be paid, because it's instant. If you have a debit card associated with your PayPal account, then you have instant access to the funds you just got paid with.** Make sure you have a PayPal.com account. Don't look down on this. Typically, a third or more clients, over your lifetime, will want to pay you with PayPal. Don't say, "no", say, "yes, here's my PayPal eMail address." Also,

create an email alias of forward account that reads "PayPal@YourWebSite.com". It's easy to remember and say to your client when you want to get paid via PayPal.com.

- **Payment plans are also great for clients and you too.** Clients get to pay in chunks and you have a steady flow of cash coming in on a regular basis. I remember a client once owed me \$3,000 for a site I built for him. He chose to make monthly payments of \$500 until the debt was paid off. Nice! My car payment and car insurance were paid for ever month with that payment.
 - Further, you can make it easy on your clients to make payments to you via credit card or PayPal if you have an account with MyMarketingCart.com. What I like to do is to simply [create a payment link](#), which I'll send to the client via email at night. By morning, they've clicked on it and paid me. I can create an unlimited number of payment links for my customers for any dollar amount; small or large! This link allows the client to pay a specific dollar amount at their convenience. Just click and pay! I love it! It's also very professional to ask for a payment this way too. The client can whip out the credit card of their choice, in the wee hours of the night, at their convenience, and pay you with joy! In the morning, when you wake up, you have money in your eMail box. Hurray! You can start your day off right - getting paid for the work you are about to perform!
 - **With PayPal.com, you can also set up recurring billing for a client.** Simply, set the recurring billing to bill the client \$X either weekly, monthly or in X-number of payments of \$500, etc. For example, if a client owes you \$1,500, you could set it up so they are put on recurring billing for 3 payments of \$500. Or, if a client owes you \$1,000 and you agree that they pay you \$100 a month for 10 months, then set the client up to pay you \$100 a month for 9 months after you receive their initial payment. The recurring billing function of MyMarketingCart.com can be turned on and off, depending on the client's request or your call. Perhaps, they paid you in full (early). It's easy to turn the recurring billing feature off.
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5 Sample scenarios when asking for the money ...

- **There are several ways to go about getting paid.** Knowing what payment options you can give a client, you're well equipped to "ask for the money!"
- **Remember, you need money to live, so when asking for money, start with reasonable down payments if you can,** which your clients can afford, to start the cash flow going your way.

- **Asking for down payments helps lock clients into working with you too.** Asking for everything up front is too much for any client to handle, and a major risk for the client to say the least. Not good. Asking for a deposit and working for their money as they pay you helps prove your worth and professionalism in the client's eyes. A good thing!
 - **How much do you need to ask for? If the project price you quote is under \$500, ask for half or \$100 down.** If the project is under \$1000, ask for 1/2 down or \$250 to get started. If the project is more than \$1,000, such as \$2,500 or \$5,000, you might ask for \$1,000 down. Force the client to show some commitment by making a large deposit. If they say they can give you a \$500 deposit this week and another next week, accept it. It's cash! Take it! If the project quote is greater than \$5,000, then ask for \$1,000 (or \$500 down) and steady payments either weekly or bi-monthly until the project payment is complete.
 - **Watch your time (working on the project).** You don't want to be working 160 hours a month on a project and only get paid \$500 monthly installments. Make sure you're being compensated for the number of hours you put into the project. Otherwise, that client doesn't respect your time. Don't accept a dime from them, and move on to other clients who respectfully pay you what you're worth.
 - **Offer discounts when clients pay more up front: This is another way to get the cash flow going your way.** You could tell a client, "If you purchase x-number of hours, I'll provide you with y-discount off what I normally charge. My normal rate is \$65 an hour, but if you purchase a 10-hour block, I'll only charge \$45 per hour. You save \$20 per hour, or \$200." Emphasize savings and your clients will be more willing to drop more money on you up front if you need more cash up front to take care of some of your immediate personal bills.
 - **Deposits: You can ask clients to leave a \$250 deposit with you before you do any work for them.** "I'm going to be pretty busy next month, as I've been taking on more clients. So, I'm asking clients to pre-pay small amounts of money to reserve time with me next month or in the near future. I am offering a 10% discount for those who take advantage of this offer right now. Would you like to take advantage of this deal?"
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6 What to do with clients who pay late ...

- **If a client is late paying you the money they owe you,** don't worry, don't stress, don't scream and shout.

- **In most cases, the client really doesn't have the money AT THAT TIME to pay you.** So, be patient. Again, don't stress or show signs of worry. That's not your job; that's the client's job to worry (about paying you).
- **Instead, you're going to act (and it is an act) calm, cool and collective.** Even though you might be sweating bullets inside, because you really need that money. Why the act, though? Because you want that money. Getting upset, yelling, calling someone every dirty name in the book will not motivate the other person (i.e., the client) to open up their wallet to give you their last dime.
- **By acting calm, cool and collective, and knowing that you'll get your money a week later, even a month later, it's all okay in my book.** It's what I call, "money in the bank!" You're going to need money next month, right? How about 3 months from now? Sure you will! So? If a client needs 1-3, even 5 months to pay off the remaining balance, should you accept that? Absolutely. Work with them! If you had 5 clients, each paying you \$250 per month to pay off their debt to you, that'd be \$1,000 a month coming in. That's not bad.
- **Further, by you NOT showing stress, worry or frustration, but instead acting cool, calm and collective, you have greater bargaining power in the future to ask for more money down or to raise your rates or to even say, "No, I don't think I can take on another project from you ..."** In all honestly, being patient and kind, when people really are struggling with money, makes you out to be their angel. A good thing. I've never been screwed by a client, and if they did try to screw me, that person was like that from the beginning. Everything always works out for the better when you're cool, calm and collective when it comes to these kinds of things.
- If this does get out of hand, you might read over my [Become Your Own Collection Agency](#) report inside [MyTrainingCenter.com](#) to learn the procedures for setting up a small claims court proceeding to collect the money your client owes you.
- **When a client is really late, and it seems they've forgotten about you, send them a nice card with a gift of chocolate inside.** Don't send them a nasty note telling them how you're going to sue them for everything they've got. I've always sent [my world famous chocolate chip cookies](#) to those who owed me money. The response? "Oh, Bart, these cookies are delicious. We're so sorry about not sending you a payment. How much do we owe you - the checks in the mail!" Done.

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Time for a PAY-RAISE! Hurray! How to raise your rates ...

- **When is it appropriate to raise your rates or tell a client you need to charge them a higher rate?** When you're too busy to take on clients (i.e., you're in high demand) or you don't want to do the job. I love making extra money on top of my regular hourly rate when I don't want to do a certain project type. Hey, if I'm going to do something I don't want to, and the client is willing to pay for it, I'll gladly take their money.
 - **YOU: "I use to charge \$X per hour, but I really don't like doing that line of work any more.** But, if you want someone you trust to do it, and you want me to do it, I can do it for you. It will cost \$Y per hour. When do you want me to get started?" Hey, be honest. ;-)
 - **When you're busy, and in high demand, it's definitely time to raise your rates.** But, don't raise them too much, you still want steady work down the line. So, you might keep current clients at \$X-rate and charge all new clients \$Y-rate.
 - **Can you lower your rates if no one can afford your new rates?** Sure!
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8 Handling Refunds & Preventing Them ...

- **What if a client doesn't like your work?** What if a client is hard to deal with? What if a client says they want their money back? Here are some ways to prevent such a thing from ever happening ...
- **Asking for small deposits down, makes it easier to give back those smaller dollar amounts than larger amounts if or when a client decides they don't want to work with you any more.** By the way, if a client doesn't want to work with you, BE GLAD! You don't want to work with them either. If they're not organized, flaky or show signs of grief when working with you, you don't want to work with them. Drop them gently, and then RUN away! Say you're busy when they call you back apologizing for their erratic behavior and they want to work with you again. Remember, some clients aren't worth the money they're paying you. The B.S. they bring makes working for them like working for peanuts! Forget the grief. Work with those who love and respect the work you do.
- **Asking for a deposit down allows the client to see your work as you perform the tasks they've outlined for you to do.** The more progress they get to see, as you keep them in the loop, the more they see the time you've put into it and can either say, "Halt, I don't want you to go any further. Keep the money I paid you. But, I don't think I want to continue with this project right now." Your response? "Okay, just let me know when you want me to pick up from where I left off."

- **If a client is really nuts and they say they want their money back AFTER you've finished exactly what they wanted** (remember, you read back to them everything they wanted) ... simply say, "I'd love to give you your money back, but I'm not a gallon of milk you can just return to the store to get your money back, because it was spoiled. I'm a consultant who spent time (time I cannot get back) on your project. You agreed to pay me for the time spent, and so far I've only spent X-time. I can stop right now, but it would not be fair for me to refund your money on my time spent working for you unless you could get my time back."
- **Sometimes, you'll get a client who thinks they can ask for a refund like they do when they buy a PRODUCT.** Products can be resold, in some cases. TIME cannot be returned. The clock cannot be turned back. So, it's an equal exchange for what the client and the service provider agrees upon. Educate them about that fact.
- **Another way to avoid potential refunds from potential clients, is to listen to their words and how they describe to you what they want you to do.** If they describe how horrible their last webmaster was (who you're taking the place of), or how they couldn't make up their mind about which way to take their business, etc., you might consider passing on this client. They might just lead to more trouble than what they're worth. I can see it now, CLIENT: "Yeah, the last webmaster really screwed me. I wrote on the forums where they go about how bad he/she was. So, what I am going to need from you is for you to take a small deposit, but do all the work I've described by a certain date. If it's not done by then, I'm going to need a full refund." Can we say, "TAKE A HIKE!" Forget that potential client. They're trouble from the get-go! Gently say, "Wow, from the sounds of it, you might need more time to figure out your plans. At least what we've discussed has done some of that for you. Right now, my calendar is full with projects. I do have some time opening up next month, if you want to check back with me ..." ;-)
- **If you're asked to provide a refund, absolutely be quick in providing it.** There are several ways to provide a refund: check, credit card refund procedure and PayPal payment. If a client asks for a money order or certified check, tell them "You didn't pay me with one; you'll get a check. I'll put it in the mail today."
- **In some cases, these people (who want refunds) are CRAZY!** So, on one hand, don't mess with them. They're not worth the time of day. Get their refund to them as soon as you can, but within reason. You don't want them making your life miserable.
- **On the other hand, you might tell them, "I always grant refunds to those who ask for them,** but they take up to 2-4 weeks to process, because I have to send a note to my

accountant who then does something with my taxes and then issues a check to you. So, you'll have your money within 30 days." If they don't like that, just say it's all out of your hands and your accountant runs everything! ;-) Oh, that's your mom, right?

- **In rare, but honest situations, the client asking for their money back might really need it back.** Maybe they're a single mom or dad trying to launch a new website, but haven't got two nickels to rub. What happened was, they spent \$500 on you to get the project going, but really need that money back to pay for their kids doctor visit. Can you give it back? Then, do so knowing that when one door closes, another opens!
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9 Provide Samples of your Work

- **When you can provide samples of your work online**, you confirm with the client that you can get the job done.
- **Providing SEVERAL samples of your work also helps to justify your rate.** If you have 3 samples, that's not bad, but it's not enough in my book. Try providing 10 or more. If you have 20, showcase them all! If you don't have that many, that's okay. Do 2-5 quick jobs, even for a lower rate, just to get the work done and post them as soon as you can. Do a couple projects for free if you have to (or again at low cost), to bump up the number of work samples.
- **Providing samples of your work also helps prevent clients from asking for refunds.** If a client can see what you can do for others, and they say, "Can you do exactly that for me?", then they are less likely to ask for a refund because they know what they're going to get and you know what you're charging them for.
- **As your skills and services develop, and the projects you work on rise in degrees of difficulty**, be sure to replace and post those on your website. Out with the old, and in with the new samples.
- **Testimonials are another way to provide "samples" of your work.** What do others have to say? Let happy customers talk well about you. That will warn those who might be refund-prone to think twice about working with you. If you have so many happy customers, "what's their problem" when they can't give you exactly what they need for you to help them. They must not be organized, hence, you don't owe someone a refund when the other person isn't organized. That's their fault and doing if they want to stop

mainstream while you were working hard for a client.

10 Improve Your Skills Over Time

- **As you improve your skills over time, you're able to ask for more money, additional money or raise your rates overall.** Period. So, do it! Increase your skills. Add one new skill to your list of services each month.
- **Take classes, read books, attend seminars, etc.** Do whatever it takes to learn more skills so you can increase your personal net value to the client. The more you bring to the table, the more you can charge. In several conversations, I'd tell a new client, I wear five hats of expertise (audio expert, web design expert, marketing expert, copywriting expert, book publishing/writing expert ... among others) ... All valued at \$50 or more per hour = \$250 per hour. But, I'm not going to charge you what I'm worth. I'm only going to charge you \$100 an hour. That's \$150 less per hour than what I'm worth. You save money and I charge what you can afford while I can still respect myself. So, I work for a Benjamin (\$100 bill) per hour ... and I don't want to hear any grief about it!" ;-) I would seriously say this to clients, and they would totally appreciate it 'cause they know I'm worth \$250 or more per hour. By only charging them \$100 an hour, they think they're getting a deal!
- **Document these new services on your website**, if you have one (and you better have one or get one if you don't) to showcase all you can do for clients.
- **When a potential client sees all that you can do for them**, the more respect they will have for you and the more justified you in charging them top-dollar for your time and expertise.

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THE END