The Toolkit

Every message the guides tell you to write, already written — plus the worksheet that works out what you actually make an hour.

Nine guides on this site tell you what to do. Every one of them, at some point, tells you to write something — and writing it is the part that doesn't get done, because a blank page at nine in the evening beats good intentions most nights.

So here is all of it, already written. Fill in the brackets, delete nothing else, and send it. The last section is different: it is a worksheet, and it ends in a number about your business that you probably haven't worked out before.

PART ONE — WINNING THE JOB

1. The quote that explains itself

The parts that look like padding are the parts that stop somebody saying you're too expensive. Keep all of them.

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Hi [name],

Thanks for having me out on [day]. Here's the price for the work we
talked about.

WHAT YOU ASKED ME TO SORT
[Their problem, in their words, not trade words. "Water coming through
the ceiling in the back bedroom, worse after heavy rain."]

WHAT I'LL DO
  1. [First step - usually prep, protection or taking something out]
  2. [The main work]
  3. [Finishing - pointing, testing, making good]
  4. [Clean up and take the waste away]

The price includes all materials, taking away the old [X], and
protecting your floors while I work. The person who quoted is the
person who turns up. The work is guaranteed for [X].

WHAT'S NOT INCLUDED
  - [Permits, access, parking - whatever applies]
  - [The thing people assume is included and isn't]
  - If I open it up and find [the likely surprise], I'll stop, send
    you a photo, and price it before I carry on.

THE PRICE
$[X], all in. This price holds for 30 days.

WHAT HAPPENS NEXT
If you're happy with that, reply to this and I'll book you in for
[a real date]. I can hold that until [day].

[Your name]
[Your number]
```

If you change one thing about how you quote, make it the last box. A quote that stops at the total is asking a stranger to invent the next step, and most people won't.

2. The follow-up nobody sends

Three to five days after the quote. Once. Most people never send this at all, which is most of why it works.

```
Hi [name],

Just following up on the quote for [the job] - I know these things
get buried.

No pressure either way, but I can still do the week of [date] if it's
useful. And if you've gone with somebody else that's completely fine,
I'd just rather know than keep wondering.

Anything you want me to explain or price differently, say the word.

[Your name]
```

The line doing the work is "I'd rather know than keep wondering." It makes a no easy to send, and a clear no is worth more to you than silence.

PART TWO — THE MONEY

3. The price rise

Send it a month ahead. Four sentences. Resist adding a fifth.

```
Hi [name],

Quick heads up - from [date] my rates are going up to [new price].

Anything already booked or already quoted stays at the price we
agreed.

Thanks as always for the work - any questions, just shout.

[Your name]
```

Do not list your costs. Every reason you offer is something for somebody to disagree with. And take out "sorry", "unfortunately" and "I've been forced to" — all three open a negotiation you didn't want.

4. Four messages for an invoice that hasn't been paid

Put these four dates in the calendar the day the invoice goes out. Then chasing is admin rather than a confrontation, and you never have to decide whether today is the day.

THE DAY AFTER IT'S DUE — short, and assume an oversight, because that is usually what it is.

```
Hi [name], just a nudge that invoice [number] was due yesterday -
payment details are on it. Shout if anything's not right.
```

ONE WEEK LATER — on the phone, not by text. A voice is much harder to file away.

```
"Hi [name], it's [you]. I'm going through the books - is there a
problem with invoice [number]? Wanted to ask before I chased it
properly."
```

Asking whether there's a problem gives somebody who is embarrassed a dignified way out, and it surfaces a real dispute while it is still small enough to fix.

TWO WEEKS AFTER THAT — in writing, and without heat.

```
Hi [name],

Invoice [number] for $[X] was due on [date] and is now [X] days
outstanding. The work was finished on [date].

Payment details are below. If there's a reason it hasn't been paid,
tell me and I'll work with you on it.

If I haven't heard from you by [date] I'll start recovery.

[Your name]
[Bank details or payment link]
```

THIRTY DAYS PAST DUE — the final one. Only send this if you will actually do it.

```
Hi [name],

This is a final request for $[X], due [date] and now [X] days
overdue.

If it isn't paid by [date] I'll file a claim in small claims court
for the amount plus the filing fee, without contacting you again.

I would much rather not. Paying by [date] ends it.

[Your name]
```

Look up your state's small claims limit and filing fee now, before you need them. Knowing both changes how that last message reads, and a surprising number of these settle the week the paperwork lands.

5. "I'm not the right fit for this one"

Send it the day you decide. Don't invent an excuse — every excuse has a solution somebody can offer you. "I'm too busy" gets you "when are you free?"

```
Hi [name],

Thanks for thinking of me, but I don't think I'm the right fit for
this one. I'd rather say so now than halfway through.

Try [a real name] - [number or website]. This is much more their
kind of thing.

Good luck with it.

[Your name]
```

No reason, no apology, and give them a name. That is the difference between declining and rejecting, and the person you refer them to remembers it.

PART THREE — WHAT YOU ACTUALLY MAKE AN HOUR

Most people quote from a number they settled on years ago and have never tested. This works out the real one. It takes about fifteen minutes, a bank statement, and honesty in step three.

Step 1. What a year costs you before you pay yourself

Van or vehicle: payments, fuel, servicing, tires ____________

Insurance: liability, vehicle, tools ____________

Tools, replacements, consumables ____________

Phone, internet, software, subscriptions ____________

Accountant, licenses, memberships ____________

Advertising, and anything you pay for leads ____________

Workshop, storage or yard ____________

Everything else ____________

A. Total yearly running costs ____________

Take these off the bank statements, not out of your memory. Memory leaves out the small subscriptions, and the small subscriptions are the ones that have been running for three years.

Step 2. What you want to be paid

The wage you actually want, for the year ____________

Profit on top of that wage ____________

B. Wage plus profit

Profit and your wage are different things. Profit is what replaces the van, covers a bad month, and makes this a business rather than a job with extra paperwork.

Step 3. The hours you actually get paid for

This is the step everybody gets wrong. Not the hours you work — the hours a customer pays for.

Hours you work in a normal week

less quoting and going out to look at jobs

less driving between jobs

less supplier runs

less invoicing, phone calls and paperwork

Billable hours in a normal week

Weeks you genuinely work (52 less holiday, sickness, dead weeks)

C. Billable hours a year

If that came out above about 30 billable hours a week, you have guessed rather than counted. Track it properly for two weeks and run this again. Almost nobody's first guess survives contact with a real fortnight.

Step 4. Your real rate

(A + B) ÷ C = $ ______________ an hour

Step 5. The honest bit

What you charge an hour right now

The gap

If the gap is uncomfortable, that is the whole point of having worked it out, and it is a solvable problem. There's a guide on exactly how to close it at redhorsewebdev.com/raising-your-prices.

Put together by JT Creeden at RedHorseWebDev, who builds websites for small service businesses in the Hudson Valley. The nine guides these came out of are free to read at redhorsewebdev.com/learn, no signup. If you want a second set of eyes on your own website, the audit is free too.