

5 Tips to Get Started as an Independent Contractor/Freelancer

1. Develop an entrepreneurial mindset.

- Use the [Independent Contracting Brainstorming Worksheet](#) to think about what you enjoy doing and/or have a natural talent for that can be turned into an opportunity to generate income.
- Research the type of work entrepreneurs/freelancers/consultants do in your field of study or line of work. For example, you can Google: “What type of contracting work does a Psychology major do?”
- Interview entrepreneurs/freelancers (such as friends, family or faculty) in your field of study or line of work to learn about the type of work you could do and how to get started.
- Register for the FREE [Spark Entrepreneurship Training](#) to learn the basics of entrepreneurship.
- Consider getting certified (e.g. Google Analytics Certificate) or pursuing additional training in a specific line of work (see list of [Professional Licenses](#) available to anyone, regardless of status in CA through [SB1159](#)).
- Get relevant training by participating in accelerators, incubators or local business training programs (find a local service provider on [venturize.org](#)).

2. Understand contracting/freelancing considerations.

- Make sure you clearly understand the differences between employment and independent contract/freelance work (read [Basic Facts About Entrepreneurship](#)).
- Make sure the type of work you wish to do follows federal and state independent contractor guidelines (read [Introduction to Working for Yourself](#)).
- Research the standard rates for your product or service (For example, you can Google: “How much to charge for translation services”).
- Complete a [W9 Form](#) for each client you work with for them to keep track of your earnings (does not require SSN or work authorization, only used for tax purposes).
- Become familiar with writing contracts and make sure to sign a contract with every client (free templates are available online).

For more detailed information about income generation through entrepreneurship and freelancing, visit immigrantsrising.org/makingmoney.

3. Learn marketing and promotion strategies.

- Learn to promote yourself via social media (e.g. LinkedIn, YouTube, Facebook), blogs, and websites.
- Learn to create your own website (use free platforms online, such as [wix.com](#)).
- Join an independent consultant network (e.g. [Upwork](#)).

- Become active in your local business community and network; have business cards ready to hand out (consider adding a QR code to link directly to your website/LinkedIn profile).
- Join Immigrants Rising's [Entrepreneurship FB Group](#) to market your products or services and meet like-minded individuals.

4. Access financial capital.

- Build credit with your SSN or ITIN and maintain good credit (read [Credit and Financial Capital Guide](#)).
- Determine how much money you need to launch or scale your business.
- Research different types of business/personal capital you can access (e.g. credit cards, bank loans, lines of credit, CDFI loans).
- Research grants and fellowships you can apply for (e.g. Immigrants Rising's [Social Entrepreneurs for Economic Development \(SEED\) Grant](#)).

5. File and pay taxes.

- Search for a reliable tax preparer or accountant, especially if it's your first time filing as an independent contractor/freelancer/business owner; use the IRS' [VITA clinic locator](#) to find a local tax clinic near you.
- Be prepared to pay both federal and state taxes (set aside about 20% of earnings).
- Keep track of earnings (use an app, such as [MyHours.com](#)).
- Keep track of business expenses (use an app, such as [Foreceipt](#) to keep track of receipts). Note: It is recommended you keep receipts from all of your business expenses for at least 6 years.
- W2s will be mailed to you by employers to report earnings as an employee and 1099s will be mailed to you by each client to report earnings as an independent contractor/freelancer/business owner.
- You will only receive 1099s from clients from whom you earned \$600 or more, but you should report all earnings, regardless.