



The official handbook to 6-figure freelancing with zero experience

If you're making a salary of \$50,000 — not unrealistic, even for entry-level jobs — then I guarantee you can double that money a lot sooner than you think.

Here's why: Most people who accept salaries are order-takers. They show up, get instructions from the boss, and follow them to the T. Then they rinse and repeat that process day after day.

However, a select few people position themselves as problem-solvers. They identify problems that keep their bosses up at night, and work like guided missiles to solve them. As a result, they can easily command double, or even triple, what order-takers earn.

And they can take the same skills to the market and earn much higher rates as a freelancer, even up to 6 figures.

This is a completely different mindset. And unfortunately, they don't teach it in schools, career centers, or even in business classes. That's why I created this guide.

Who am I?



Hi, I'm Ramit Sethi, *New York Times* bestselling author and founder of [GrowthLab](#) and [I Will Teach You To Be Rich](#).

I've helped millions of readers live a Rich Life using psychology, tough love, and tested, step-by-step systems that work in the real world.

Back in college, I earned money by giving presentations to venture capital firms on how young people were using social media. This is something anyone can do! And I earned way more than my classmates who worked as servers and office assistants.

After that, I never resigned myself to working for standard wages again.

Today, I want to show you how to become a 6-figure freelancer even if you don't have any experience, and even if you don't know where to start yet.

So let's not waste another minute and get started.

How to become the type of person who makes 6 figures

Forget about skills, expertise, and experience for now. The first step to 6-figure freelancing is to overcome 3 common fears:

- “Why would anyone pay me? I’m no expert”
- “But I’m too busy”
- “I don’t have an idea”

In this section, we’re going to dismantle all three of those seemingly massive barriers.

You need to realize that successful entrepreneurs have a different mindset than wannabes. Let me walk through a few of them:



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If you're not in the entrepreneur column yet, don't worry.
Once we demolish the 3 common fears, you'll be on your way.

Fear #1: "Why would anyone pay me? I'm no expert"

So many of us waste our time chasing mythical credentials.
We wait for the right day when we suddenly have a certificate
from some random organization giving us permission to go
out in the world and do what we're here to do.

And then what? Suddenly we find that degree didn't open

doors or bring in clients the way we thought it would. Now what are we supposed to do?

Let me be blunt:

- I'm not a Certified Financial Planner, but I have a best-selling personal finance book. I've helped more people with their money than most CFPs ever will
- I'm not a "certified career counselor," but I've helped more people find Dream Jobs and negotiate their salaries than almost any of them will (like these [Dream Job success stories](#))

YOU DON'T HAVE TO WAIT FOR PERMISSION.

We don't have to wait for gatekeepers to recognize us anymore! This old idea of laboring for 30 years, waiting for some fancy Manhattan TV producer or agent to call us, and then "we'll be successful" is archaic and wrong.

Stop waiting for someone to knight you. It doesn't matter if you're the world's top expert. You just have to know more than the people you're helping. If you can help them get results, they'll happily pay you — and even recommend you to their friends.

Fear #2: “But I don’t have time”

If you work full-time, have kids, or simply like having a vibrant social life, it might seem impossible that you could ever have time to start freelancing. You’re over-extended as it is!

I’ve worked with tens of thousands of people to start their businesses. I’m talking about paying students who take this very seriously, not looky-loos.

And along the way, I realized one of the most important determinants of success is this:

Will you put 5 hours/week into your calendar?

When people say, “I don’t have time to start a business,” they’re not thinking of some smoothly organized calendar system.

They’re thinking about the vague plans with friends sometime this weekend. About how they have to clean the garage. And about how they have that pile of papers in the living room they’ve been promising to clean up for 3 months.

I get it. But until you can step out of the day-to-day and take control of your time, you’ll always be reacting to the rest of the world’s demands on your time.

In other words, you could go another 3 years responding to emails, organizing piles of papers, and cleaning your garage...

and still be treading water.

Or you can decide to start at the calendar level and carve out 5 hours/week to work on something life-changing, like becoming a 6-figure freelancer.

Maybe you don't even have a calendar. That's fine.

You know why I decided to start keeping a calendar? Because I was tired of responding to the rest of the world's demands without making time for my own. I discovered that once I put something on my calendar, it was "my time" and I protected it.

"Add it to your calendar" is a simple suggestion, but it's profoundly impactful if you do it and stick to it.

When you take control of your time, it's a total game-changer. No more sighing. No more piles of stuff you promised to do.

It's a big step forward to successful freelancing.

Fear #3: "But I don't have an idea"

We all have something special that we're unusually good at. If you and I talked for 20 minutes, I know I could find something you excel in. Maybe you can teach dogs to do tricks. Maybe you're a great decorator. Or maybe your friends always ask you to fix their computers.

When you say, "I don't have an idea," that's really code for,

“I’m waiting for a magical idea to fall down from the sky.”

News flash: THAT WILL NEVER HAPPEN! Ideas don’t happen. You find them!

I didn’t come up with the idea of I Will Teach You To Be Rich one night, staring out at the beach through a rain-drenched window.

And is the idea of a personal finance site really that compelling of an idea? (I’ll answer my own question: No!)

Success almost never comes from a mind-blowing idea. Success comes from a basic idea executed amazingly well.

Once you’ve addressed these 3 fears, you’ll be on your way to becoming a 6-figure freelancer.

Become a highly sought-after expert

I’ve helped thousands of students earn \$1,000 on the side. Many of them go on to raise their rates and hit the 6-figure mark. They’re amazed at how quickly it can happen thanks to the systems they put in place.

Because there’s some terrible advice out there, and you deserve better, I’m going to share these systems with you in this section.

What you really need to know about getting started

A surprising number of people struggle for years. They spend countless hours on ideas people won't pay for. Then don't know how to get clients. And they waste time on social media and random forums before cashing a single check.

In contrast, successful people know exactly what to do at each step — and which activities are a waste of time. They know how to lock in the benefits and avoid any potential downsides when it comes to freelancing.

Here are some of them:

What's great about Freelancing	What are the potential downsides?
It's easy to get started — and you don't have to be the world's best, just better than most people	It takes testing (and time) to find out which of your skills people will pay you for
Standard rates for most jobs make it easy to price your work	Raising hourly rates can be difficult, if you don't know how to approach the conversation
You choose when you want to work and who you want to work with	Earning money is easier than many people think, but you still have to invest your time
You can eventually go full-time and leave your 9-to-5, if you want to, because you're in control	You have to find out how to get consistent clients and steady income

I've helped thousands of students make money on the side using skills they already have. One of the most common problems they have is figuring out what profitable skills they have.

What service could you offer?

Most of us are experts in at least one area, or we're at least better than most other people. Think about the last time you've helped your parents with a computer problem. You may think you're just so-so at computers, but to them, you're a magician. They're telling their friends that you're a "computer whiz."

You don't need to be the world's best; you just need to be better than other people who want your help.

Ask yourself:

- What skills do you already have?
- What do your friends call you for advice on?
- What kind of sites — computers, fashion, sports, business — do you read?

Many people give up their dream of freelancing because they're held back by thoughts like:

- “I’m not an expert at personal finance, finding a dream job, or [fill in the blank].”
- “I don’t know anything people would pay for!”

How are you sure? Unless you’ve actually tested your idea, you aren’t.

“But Ramit, I don’t think anyone would ever pay me. My idea’s too weird/niche!”

I used to think that, too. Then I found out that people are making 5 and 6 figures by:

- [Drawing caricatures](#)
- [Doing graphic design](#)
- [Teaching martial arts](#)
- [Running meditation workshops](#)

Do these ideas seem normal? No. But they work because they solve somebody’s problem.

And that’s important to remember:

**Nobody will ever pay you to solve your problems...
but they’ll line up if you can solve theirs.**

How do you turn your skills into something people will pay for?

All of us have skills that'll help other people. So how do we get people to pay for them?

Just remember the #1 marketing rule: Nobody gives a damn about you, it's always about them.

A skill is something you're good at — say, organizing offices, handling dogs, or getting amazing deals on airfare for vacations. But nobody cares about your skill because they're too busy to spend the time thinking about how it'll help them.

That's where you come in. You offer a service. You solve a customer's problem and deliver a benefit like "I can help you organize your office, so you'll feel more relaxed, get more work done, and increase your profits."

That's why you'll be so far ahead when you start thinking about business ideas in terms of services and ways you can help your clients.

This is what separates freelancers working for peanuts versus those who command high rates.

Try this simple test to find out whether your skill is viable

To check if you're offering a valuable service, you should be

able to explain it by saying, “I can help you [some service] so that you can [some benefit].” Here are a few examples of how your skills can become services:

- I build websites that can attract more customers
- I write copy that can boost your sales
- I organize your calendar so you can focus on your business

This seems simple, but clients often don’t make the connection between service and benefit on their own.

Most wantrepreneurs say, “Here’s what I’m good at, do you have any work for me?” No wonder they get ignored; they haven’t explained what problem they’re actually solving. Their loss is your gain because you already know that **people only care about what you can do for them.**

Did your idea pass the “I can help you” test? Great! Now you’ll discover how to start earning money fast by focusing on the right activities, instead of trying everything and “seeing what sticks.”

Why some people never make money on the side

Lots of would-be entrepreneurs spin their wheels for months or years. They try dozens of random tactics — Twitter, handing out business cards, posting in forums, blogging. And when

these don't work, they give up and blame themselves.

The real problem here is the bloggers who don't have much business experience, but who dish out awful advice such as:

- “Just start blogging! Create great content and someone's bound to pay you someday!”
- “Make a website and do some SEO on it so you always get free traffic!”
- “Do something unique and eye-catching, like creating a viral video to get lots of viewers!”
- “Go on some forums and you know, be helpful... answer questions... establish your presence and see what happens!”

Wow, it's so easy! Once you do those things, people will sell themselves on what you can do for them... then beat a path to your door and shower you with money.

Or not.

6-figure freelancers have a different approach. Instead of trying everything and seeing what works, they have a system — a step-by-step plan that guides them from finding their first profitable idea to figuring out which people need their services to getting paying clients. Everything else, from blogging to getting better business cards, is a time-waster they eliminate.

When you're just starting, complex marketing strategies are often an excuse to avoid finding people who will pay you. SEO, blogging, and viral marketing can take a long time to work... and each of these projects is actually dozens of subtasks that can distract you from finding clients.

Luckily, you don't need complex marketing to start earning serious money on the side. There's a better way, one that eliminates unnecessary steps so you can start making money faster: Go directly to your customers.

The first steps toward earning 6 figures: 3 paying clients

All you need to start is 3 paying clients.

Why 3? The first one could be your grandma, the second could be a fluke, but once you have 3 clients, you've proven that people are willing to pay for your services. You're on to something.

Remember: Get 3 people to pay you before you do anything else.

You've already learned how to figure out what service people want. Now, you just have to find out where the right people are, and talk to them. Here's how it works:

Find the people you can help

Most people who want to make money on the side pick generic services that have lots of competition — general writing, fitness training, and computer repair, for instance — then wonder why nobody notices them or buys from them.

Meanwhile, successful freelancers are super-specific and deeply understand their clients and their problems. And they never have to worry about competition or lowering their prices.

Let me give you an example of how this works: Pretend you're a 30-year-old information technology (IT) employee who's stressed and has trouble finding the time to tackle big projects. Which of these people would you choose to help you become more productive?

1. A productivity consultant who helps people of all ages and careers, from college students to dentists to teachers and retirees, get more things done — and charges \$20 an hour
2. A productivity consultant who worked in IT for 10 years and can share the exact systems, tricks, and strategies you need to regain control at work, finish large projects, and optimize productivity. He only works with IT people because that's his specialty — and he charges \$40 an hour

Paying consultant #2 twice as much seems like a bargain be-

cause he solves your exact problem.

I'm going to show you the framework for picking a particular group of people, so you'll seem like the only choice for them.

Here's how you find them:

First, niche down your market. Do not try to find every person who uses a computer between the ages of 18-34, lives in the USA, and likes wasting time on YouTube and Facebook. NICHE IT DOWN. By age, location, interest, income level, and so many more options.

Then, find out where they go when they have problems:

- Want to pitch to moms who blog about children? Go to [The Mom Blogs](#) and start with the "Popular Blogs" section.
- Looking for physical or massage therapists within 50 miles of your house? [Yelp](#) should get you started easily.
- If you want to groom pets or do dog sitting, there's probably a local pet store or dog park near you where owners are just waiting for you to take care of their pets for them.
- If you know a lot about nutrition, you might find that active people looking for advice on meal plans go to a local yoga studio or Whole Foods.

By doing this, you'll only spend your time on the people who

are most interested in paying for your help.

Reach out to people who want your service

Once you find out what kind of people need your help, you'll need to reach out to them. And it's pretty easy.

Back in the day, this meant cold-calling anybody who might be interested — a time-consuming, anxiety-inducing way to get rejected.

Luckily, you'll only have to write a few emails, then use my Briefcase Technique (which I cover later in this section) to get your first clients.

Secrets of getting people to read your email and want to work with you

Imagine being swamped with over a thousand emails. While digging out of your inbox, you come across a rambling email from someone who talks about themselves, isn't sure how to help you, and doesn't tell you what you should do next. Do you delete it — or respond?

The answer is clear.

So here's a quick strategy to make your emails grab a potential client's attention and force them to respond:

- Compliment the other person

- Show them you know their problems
- Get to the point quickly
- Establish your credibility
- Suggest how you can help specifically
- Create a call to action — that is, ask them to email you or call you if they're interested

In short, always ask yourself, “What’s in it for them?”

Here’s how this works in a real-life example:

Subject line: I want to work for you for free [**Best subject line I’ve ever received**]

Hey Ramit,

Love your site, especially the articles about automation and personal entrepreneurship. It’s because of you that I have multiple ING Direct accounts for my savings goals, a Roth IRA, automatic contributions, and asset allocation all set up. [**Good buttering me up**]

I’m a web developer for [Company], a site that gets around 50 million hits per month. I used to do freelance work exclusively, and I’m preparing to make the switch back to doing freelance work ~30 hours / week while I travel and study in China. I work in Ruby on Rails, doing everything from the database to the front-end, and I’m especially good

at rapidly prototyping new ideas and projects. [**He's in my head: I'm always looking for talented developers and he's clearly one of them**]

In order to start getting myself back out there, I'd love to have the chance to do some development work for you, completely gratis. If you like my work and have some paid projects for me down the road, that'd be great of course, but I'd be happy just for the opportunity to network and receive a little advice. I'm sure you have a project or two in the back of your head that you haven't had time to prototype yourself yet; let me do it for you! [**I LOVE IT!! As a matter of fact, yes I DO have some side projects I've been wanting to do**]

You can give me a call at ###, or find me on Google Talk under this address. You can also check out some samples of my work here: [website]

Thank you!

Two things: First, that was the best subject line I've ever received. Second, his email is clear, concise, and makes me a strong offer while highlighting his experience. I called him within 60 seconds of receiving this email.

Note that if you are looking for paying clients, you can often skip the work-for-free arrangement that I often urge by creating an incredibly niche offer.

For example, if he had attended the last 5 video office hours I did and had heard me make an offhand comment about how I've been wanting to launch XYZ project, his subject line could be: "I can help you launch XYZ in 2 weeks." Then his email could then lay out why he's good and what he would do, and it could lead directly to paid work.

Once you get an agreement to talk more, it's time to knock the potential client's socks off.

Use the Briefcase Technique to make clients beg to work with you

[The Briefcase Technique](#) is an advanced negotiation strategy my students have used to earn thousands of dollars in just one meeting. It looks obvious, but it's almost unbeatable. The magic comes from doing your homework before you ever set foot in a room with a prospect.

Here's how this powerful tool works:



As the business owner, when I'm considering hiring someone for a job, I'll talk to them about the business, hear their thoughts, and generally get a feel for their skills and their personality. If I think there's a possible fit, I'll ask them about pricing.

Now, if the person I'm talking to is using the Briefcase Technique, that's the exact moment when they pull out a proposal document with things they've found in my business that they can improve and exactly how to do it.

As the business owner or hiring manager, it's the most compelling document I've ever received. It's a list of problems I already know about, and they've identified them from the outside. Then, they list potential solutions.

Do this and you've suddenly separated yourself from

99% of other applicants... and you can charge multiple times what other people do because almost nobody does this.

What's next

Congratulations! If you've made it this far you now know:

- How to bash the 3 most common fears on getting started
- What it really takes to become an expert
- Why 3 paying clients is the first step in becoming a 6-figure freelancer
- The secret to writing a great email pitch
- And the powerful Briefcase Technique that makes it hard for clients to say "no"

But if you're still stuck on finding an idea, don't sweat it. It's one of the biggest barriers people have.

Luckily, I have a free Idea Generator tool that will help you go from "no idea" to profitable and fun freelance business.

[Yes, I want the free Idea Generator tool!](#)