SUUBI
MEDIA

FREE WORKSHEET · NO EMAIL REQUIRED

Your floor.

One page of arithmetic that tells you the number below which you are losing money. Do it on paper once and you will never quote nervously in the same way again.

(COSTS + TIME) × VALUE × EXPERTISE = PRICE

Floor = costs + time. Price = floor × what it is worth to them × what you bring that others do not.

Most people price by feel, which means they price by nerve, which means they price low. There is no single right number, but there is a way to find out whether the number you just said out loud would keep you in business.

1. **Costs.** A full year of running the business — gear replacement and repair, insurance, software, storage and backups, a website, accounting, travel, marketing, education. Then this project's own costs: rentals, a second shooter, rush turnarounds.
2. **Time.** Every hour the project truly takes: the call, the prep, the drive, the shoot, the cull, the edit, the revisions, the delivery admin. Beginners count the shoot and forget the other seventy percent.
3. **Value.** What does success mean to *this* client, in dollars? The same recap film is worth more to a promoter filling a 1,500-capacity room than to a coffee shop. Same deliverable, different stakes, different price.
4. **Expertise.** The multiplier you earn over time — speed, instincts, network, recognition, the ability to run a job with no hand-holding. Score it honestly on the next page and re-score every six months.

THE THING EVERYONE SKIPS

A full-time working photographer does not sell 250 days a year. Between editing, admin, marketing, travel, illness and the weeks nobody calls, most people sell somewhere between **60 and 120 billable days**. Pick your honest number and be pessimistic. You can be pleased later.

Your floor is private. Your anchor is public. The floor is the line you never quote below. It is not the price you advertise. What the client sees is your standard rate, on paper, every time.

Step 1 — what a year actually costs

ANNUAL COST	YOUR NUMBER
Personal living costs — rent, food, transport, health, everything	$
Gear replacement, repair and rentals	$
Insurance — liability, gear, health	$
Software, subscriptions, storage and backups	$
Website, domain, hosting, e-sign, invoicing tools	$
Accounting, legal, licences, business registration	$
Marketing, travel, education, conferences	$
Tax set-aside — 25 to 30% of gross, confirm with an accountant	$
A — Total annual cost	**$**

Step 2 — how many days you actually sell

Weeks you will genuinely work this year	
Billable days per working week — be honest, editing is not billable twice	
B — Billable days per year	

Step 3 — the floor

A ÷ B = your day-rate floor. The rate below which you are losing money. No profit in it, no savings, no compensation for being good at this.

$ ______________________________ per billable day

Step 4 — score your multiplier, 1 to 4

RATE YOURSELF	WHAT IT MEASURES	1–4
Speed	How fast you deliver top-tier work without cutting corners	
Instinct	How little direction you need to get it right the first time	
Foresight	How well you predict problems before they cost anyone money	
Network	Second shooters, editors and partners you can mobilise on demand	
Reputation	Reviews, referrals and name recognition inside your niche	

Pricing the job, not the hour

Clients do not buy hours. They buy an outcome and a transfer of risk. Build a quote from these six parts, then show them one number unless they ask.

COMPONENT	WHAT IT COVERS	THIS JOB
Shoot time	Hours on site, at your day rate or a fraction of it	$
Pre-production	Scouting, calls, shot lists, permits, travel planning	$
Post-production	Culling and editing. Photo: 2 to 4 hours per hour shot. Video: far more.	$
Usage licence	What they may do with it. A shop's social feed and a national ad campaign are not the same product.	$
Expenses	Travel, parking, assistants, rentals, permits — at cost	$
Risk & rarity	A one-time event you cannot reshoot is worth more than a product on a table	$
Quote		**$**

Six rules that matter more than the number

- **Say the number and then stop talking.** The silence after a price is uncomfortable for exactly as long as it takes an amateur to discount it.
- **Never lower a price without lowering the scope.** Fewer images, fewer hours, narrower usage. A discount for nothing teaches a client your prices are fiction.
- **Charge for usage, not just time.** It is the single biggest gap between people making a living at this and people not.
- **Have three tiers.** Most people pick the middle one, and the top one makes the middle one look sensible.
- **Raise your rate when you are turning work down**, not when you feel you deserve it.
- **Put the price in writing the same day** you say it out loud.

ON WORKING FOR FREE

Do it deliberately or not at all. Free work is worth doing when you choose the concept, keep the images, and it fills a real hole in your portfolio. It is not worth doing for exposure, for a business that is paying everyone else in the room, or because you were afraid to ask. The difference is who is directing it.

NEVER DISCOUNT SILENTLY

Show the real rate, cross it out, and name the reason. A quiet discount teaches a client your work costs less. A visible one documents the real price, makes the deal read as generosity, and leaves your standard rate sitting in writing as the anchor for the next booking.

Re-do this worksheet every January, and re-score the multiplier every six months. Your prices should follow your scores, not your nerve.