



BUSINESS TIPS FOR FREELANCE TV WORKERS (V0.2)

CONTACTS

- **Load your current colleagues contacts into your phone**, email the contact list to your personal email or send to your cloud. Then you can always access it and have a copy for future reference.

EXPENSES

- **Keep all your work related receipts** and write on them what they are if unclear, if you do your own tax return.
- **Paid out something on behalf of production?** Only buy from own cash if agreed with Producer/Production Manager beforehand.

HOUSEKEEPING

- **Retain all contracts, payslips, P45s, remittance advice.** You will need them for future reference. Get binders. They are for paperwork (not women, Mr. Romney...).
- **Learn how to read a contract** and what it means. Always read it through and check the terms you agreed before you started. If anything is unclear, ask your Production Manager to assist you.
- **Scan your passport**, easily able to send to any employer or book travel.
- **When offered a job, send a quick/friendly email** to employer, confirming the terms you have agreed on the phone. It's a reminder for both of you.
- **You are entitled to holiday**, unless you are a Ltd company when you must 'look to the limited company' for your holiday pay. State your rate + holiday for 5 day week. Raise additional pro rata pay/DOIL for additional days as soon as they arise. **DO NOT WORK FOR FREE!**

INSURANCE

- **Consider insurance policies** – there's no company out there to look after you
 - contents insurance for all your kit. Massively inconvenient if your mobile/touchpad/notebook was to be lost or stolen....
 - private medial insurance. NHS waiting lists may be too long and you need to get fixed and back to work asap – bills won't pay themselves.
 - self assurance. What happens if you are chronically ill and have no income coming in? How will you manage?
 - pension
 - mortgage insurance. Standard requirement but beware will not kick in if you are between contracts. If you are signing on - you will need to get proof it is not paying out, in order to be considered for housing or council tax benefit
 - public liability insurance (BECTU, our industry union, have a great rate for this).

INTERVIEWS

- **Be clear with the production company what the interview is for.** Are you interested? Do your skills and experience match the project? Remember that sometimes employers may not have seen your CV and just been passed your number by someone.
- **Do your homework** on the company and the commission if you can.
- **Do not expect employer to meet your travel costs to interview.** Sometimes a Skype video chat will suit if distance is very far. Check your equipment is working correctly beforehand and the backdrop for the interview is neutral and as professional as possible. No one wants to see an untidy backdrop behind you – it can subconsciously suggest a sloppy work ethic.

KIT

- **Is all your kit working?**

- does your home printer work and have you got spare cartridges? Call sheets can be sent late at night and you will need to be able to print/view
- have you a spare battery and/or phone charger at work or in your bag?
- is your home internet access working?
- have you paid your mobile bill?
- Do you have a laptop with compatible office software?

NEGOTIATE

- **Know your worth.** Always go in higher than you will accept for the job and be prepared to be negotiated down by the employer.
- **Be clear on where you stand with regard to your rate and holiday pay.** Always state if your rate is inclusive or exclusive of holiday pay and how many days per week it's for. Ensure you are adequately financially compensated, at least pro rata, if asked for a 'buyout rate'.

PAYMENT

- **Don't work for free.** Where will it stop? How will you ever get paid if you agree to work unpaid? Is it actually costing you money to work for someone unpaid – travel, food, rent, bills...
- **When self-employed and required to invoice, check you have the following on your template:**
 - your correct bank account details
 - correct name of company and postal address you are invoicing
 - your correct details
 - detail of what you are invoicing for
 - date your invoice
 - use their Purchase Order number if you have one
 - use your own reference numbers to check off payment against invoice
- **Check your account to see if you have been paid**
 - when will you be paid?
 - how will you be paid (cheque or BACS)?
 - on what date, if you are self-employed, are you required to invoice?
- **Have a separate account for your incoming salary.** Easily see payments in and you can transfer funds for tax/spending/saving
- **Try to put aside 1/3 of your earnings** for your tax bill if you are self-employed. Set up a standing order to do it automatically. You'll need a Direct Debit for your National Insurance contributions too.

TAX

- **The majority of workers in TV are freelance but not all are self-employed.** Dependent on your job title, the Inland Revenue decides if you are an employee or Self Employed and may pay over your own tax and National Insurance (as opposed to having it deducted at source by the production company and paid to the government on your behalf). You can check your status by looking online for '[Film, Television and Production Industry Guidance Notes](#)'. You need the one dated 'August 2012'
- **If employed, check if you are on the right tax code.** If not, you could be overpaying your tax and be due a refund (WIN!)
 - ring the special Film Industry tax office for advice on how to do this
 - you will need the dates worked at each place for the period you are claiming back overpayment for
 - you will need all the P45s received during the period

TEAM STRUCTURE

- **Learn the structure of your team and your place within it.** E.g. it would not be appropriate for an Assistant Producer to directly contact the Commissioner at the broadcaster. Get this wrong and you could find yourself in trouble.