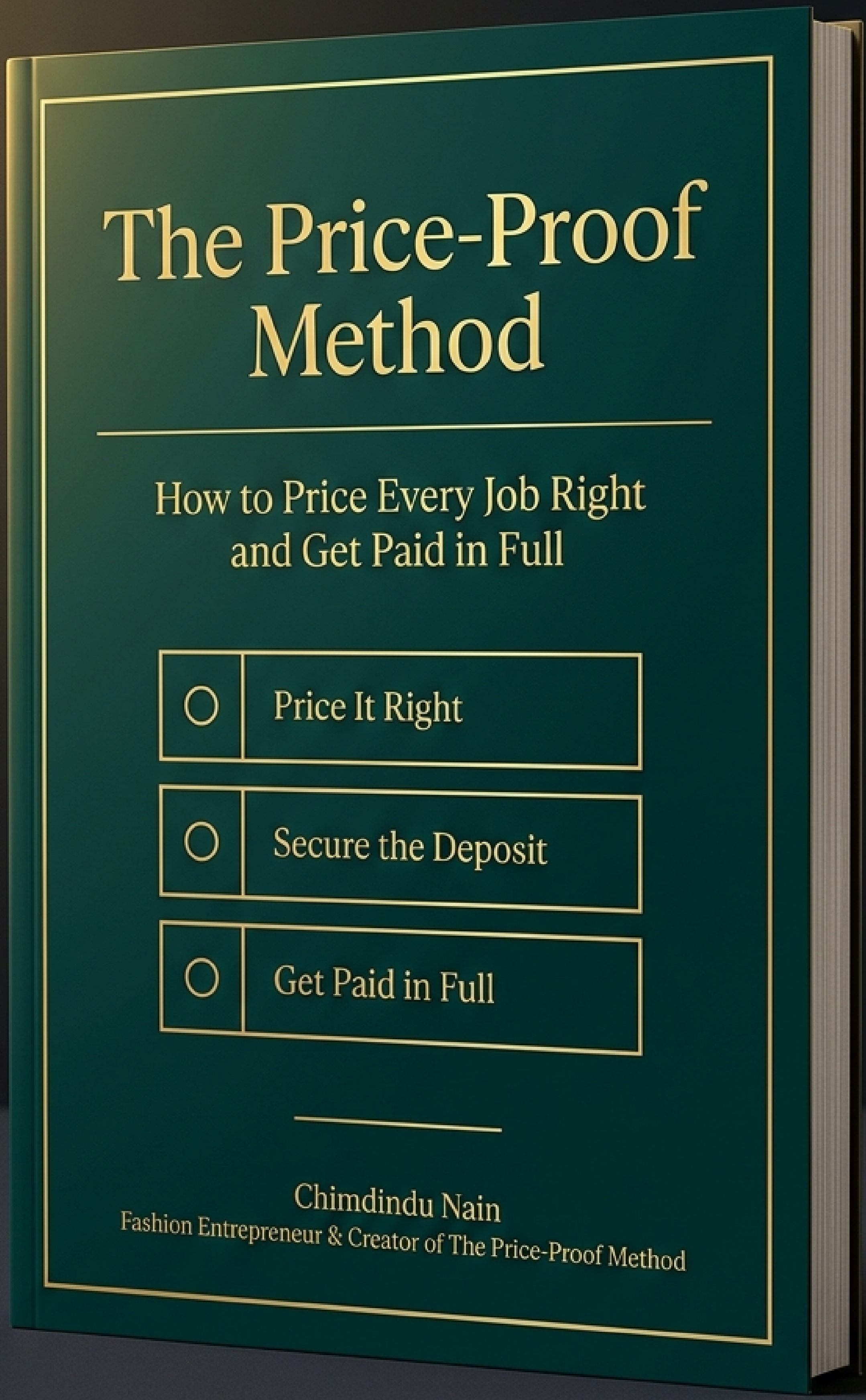
The Price-Proof Method
How to Price Every Job Right and Get Paid in Full
Price It Right
Secure the Deposit
Get Paid in Full
Chimdindu Nain
Fashion Entrepreneur & Creator of The Price-Proof Method

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Introduction

If you've ever finished sewing an outfit, handed it over, and still felt like you came out short, this guide was written for you.

Maybe you bought the fabric with your own money, delivered exactly what the client asked for, and still got paid less than you agreed. Maybe a client collected their outfit "to pay small small" and you're still waiting. Maybe you've simply never had a real way to know what to charge, so you guess, and some jobs pay well while others barely cover your materials.

None of that happened because you're bad at what you do. Most seamstresses and fashion designers are never taught how to price their work properly, or how to protect themselves from clients who don't pay as agreed. You learned to sew. Nobody taught you how to charge for it.

This guide fixes that. It gives you a simple formula for pricing any job correctly, a way to stop spending your own money upfront, scripts for holding your price and collecting what you're owed, and a straightforward system you can use on every job going forward — not just the next one.

While this guide is written specifically for tailors, seamstresses, and fashion entrepreneurs, the thinking behind it — knowing your real costs, protecting yourself from non-payment, and holding your price with confidence — applies to anyone who sells their skill or craft directly to clients. If that's you too, you'll find plenty here worth applying to your own work.

But this book was built from a seamstress's real experience, for people doing exactly that work. Let's get into it.

Chapter 1: Why You Keep Losing Money on Jobs You're Good At

If you're reading this, you're probably good at what you do. People come to you, you sew, they collect their outfit, and money enters your account. On paper, that sounds like a business that's working.

So why does it still feel like you have nothing to show for it?

The truth is, getting paid and making money are not the same thing. Many fashion designers confuse the two, and that confusion is the real reason talented people stay broke.

Getting Paid Is Not the Same as Making Profit

Let's say a client pays you N20,000 for a native wear outfit. That feels like money in hand — and it is. But before you count that as profit, you have to ask: what did it actually cost you to make that outfit?

- Fabric: N8,000
- Thread, buttons, lining: N1,500
- Transport to buy materials: N1,000
- Electricity for the day you worked on it: N500
- A mistake that made you re-cut part of the fabric: N1,000 wasted

That's already N12,000 gone before you even count your time. If the outfit took you 6 hours to sew, and your time is worth even N800 an hour, that's another N4,800. Add it up: N12,000 + N4,800 = N16,800 in real cost.

You collected N20,000. You spent N16,800 to make it happen. You "made" N3,200 — for a whole outfit, a whole day's work, and all your skill.

That N20,000 felt like money. It was actually barely enough to survive on.

The Hidden Ways You've Been Underpricing Yourself

Most designers don't underprice on purpose. It happens quietly, through habits that feel normal until you look closely.

You price based on what you think the customer will pay, not what the job actually costs. You look at the client and guess what they can afford, instead of calculating your real numbers first. This means two identical jobs can be priced completely differently, and neither number is based on truth.

You copy other designers' prices without knowing their costs. Maybe another designer charges N15,000 for a style, so you charge the same. But you don't know their fabric source, their speed, or whether they're also losing money at that price. Copying a number you don't understand is copying someone else's mistake.

You forget to charge for parts of the work. Fixing a client's measurements twice. Redoing a neckline because they changed their mind. Buying extra accessories they asked for last minute. All of this takes your time and money, and most designers simply absorb it instead of adding it to the price.

You give discounts without thinking it through. A familiar client asks for "a small discount," and you say yes to keep the relationship — without checking if that discount still leaves you with profit, or if it now means you're working for almost nothing.

You don't count your time and skill as something worth paying for. You only think about the cost of materials, forgetting that your hours, your years of practice, and your ability to make something look right are also part of what the client is paying for.

You start the job before payment terms are clear. No deposit, no agreement on the balance, no timeline for payment — just an unspoken hope that the client will pay fairly when the outfit is ready. Hope is not a pricing strategy.

Why This Creates Bigger Problems Than Just Low Income

Underpricing doesn't just mean you earn less. Over time, it creates a cycle that's hard to escape.

You start taking on more and more jobs, not because business is booming, but because you need the volume just to survive on thin margins. You get exhausted, and somewhere along the way, you start resenting the very clients who are supposed to be your income. You can't afford to replace a worn-out sewing machine or restock fabric properly, because there was never enough profit set aside. Clients start to sense that your prices are negotiable, so they push back on almost every job, and half payments or delayed balances start to feel normal instead of unusual.

The result is a business that looks busy from the outside — constant orders, constant sewing, a phone that never stops ringing — but has very little to show for it financially. That exhaustion you feel isn't a sign that you're doing something wrong as a designer. It's a sign that your pricing has been working against you the whole time.

In Summary

Being skilled and being paid are not the same as being profitable. Many of the habits that quietly drain your income — guessing prices, copying others, forgetting hidden costs, discounting without thinking, undervaluing your time, and starting jobs without clear payment terms — feel normal because almost every designer around you is doing the same thing.

The good news is that none of this is permanent. It changes the moment you stop guessing and start using real numbers.

That's exactly what the next chapter gives you: a simple formula to calculate a fair price for any job, every time, using your materials, your time, and the real risk of not getting paid — so you never have to guess again.

Chapter 2: The Price-Proof Formula

In the last chapter, you saw how easy it is to collect money and still lose money — because getting paid and making profit are not the same thing. So how do you actually arrive at a price that protects you?

Not by guessing. Not by copying another designer's number. By building your price, step by step, so that if anyone ever asked you "why this amount?", you could explain exactly where it came from.

That's what this chapter gives you: a simple formula you can use before every single quote, for any type of job — no complicated business training needed.

Step 1: Know Your Real Costs

Before you can price a job correctly, you need to know what it's actually costing you. Not just the fabric. Everything.

There are four real costs behind every outfit you make:

1. Materials — everything you physically buy or use: fabric, thread, buttons, zippers, lining, interlining, any extra accessories.

2. Labour and Time — what your working hours are worth. Cutting, sewing, fitting, finishing — all of it takes time, and your time has value, whether or not you've been charging for it.

3. Overhead — the quiet, ongoing costs of running your business that aren't tied to one job alone: electricity, machine maintenance, workspace rent if you have one, transport you do regularly for your work. These costs exist whether you have one client or ten.

4. Job-Specific Expenses — costs that only apply to this particular job: an unusual accessory the client requested, extra fabric because the style is more detailed than usual, a repeat fitting because the first one didn't sit right, or a small buffer for the real risk of late or incomplete payment (we'll build on this more in the next two chapters).

Add these four together, and you get what we'll call your **Total Cost.**

Total Cost = Materials + Labour + Overhead + Job-Specific Expenses

This number is not your price yet. It's simply what the job is actually costing you before you've earned a single naira for yourself.

Step 2: Add Your Profit as a Percentage, Not a Guess

Here is where most designers get it wrong. After working out their costs, they either forget to add profit at all, or they just pick a random extra amount that feels right.

Instead, add a **percentage** on top of your Total Cost. This is called a markup, and it's simply a way of saying: "For every naira this job costs me, I want to earn some extra amount on top, as my actual profit."

A reasonable markup for most fashion and tailoring work is **20% to 40%** of your Total Cost. The exact number is up to you — someone just starting out might choose 20%, while someone more established, in higher demand, or doing more detailed work might choose 30% or 40%. There's no single correct number, but you must choose one, and use it consistently.

The Full Formula:

Final Price = Total Cost + (Total Cost × Your Chosen Percentage)

Or, said more simply: work out your total cost, decide your percentage, multiply your total cost by that percentage, then add the two together.

A Worked Example, Step by Step

Let's price a fitted gown together.

Step 1 — Add up your real costs:

— Materials: N9,000

— Labour (8 hours at N700/hour): N5,600

— Overhead (a fair daily share of electricity, machine wear, general costs): N1,000

— Job-Specific Expenses (a custom neckline detail, plus a small payment-risk buffer): N1,200

Total Cost = N9,000 + N5,600 + N1,000 + N1,200 = N16,800

Step 2 — Choose your percentage.

Let's say you choose 25%.

Step 3 — Calculate your markup.

N16,800 × 25% = N4,200

Step 4 — Add it to your Total Cost.

N16,800 + N4,200 = **N21,000**

Your final price for this gown is N21,000. Every naira in that number can be explained — nothing was guessed.

(Use the Pricing Calculator Template — Bonus 1 — to do this math quickly for any job, without doing it by hand every time.)

A Safety Net for Small Jobs: Set a Minimum Profit

There's one situation where a pure percentage can let you down: very small or simple jobs. If a job's Total Cost is only N3,000, a 25% markup is just N750 — barely worth the time you'll spend on it, even though the formula was followed correctly.

To protect yourself here, set yourself a **minimum profit amount** — a number below which you will not go, no matter how small the job is. For example, you might decide: "No matter what the percentage works out to, I will never accept less than N1,500 profit on any job."

So the real rule becomes:

Final Price = Total Cost + (whichever is bigger: your percentage markup, or your minimum profit amount)

This way, big jobs earn you proportionally more, and small jobs still guarantee you a fair minimum for your time and effort.

A Guessed Price vs. A Price-Proof Price

A **guessed price** sounds like: *"Other designers charge N20,000 for this style, so I'll charge N18,000 to be competitive."*

A **Price-Proof price** asks instead: *"What did this job actually cost me? What percentage do I need on top to make it worth doing?"*

These two approaches can land on different numbers for the exact same style — and that's completely normal. Two designers can make the same outfit and legitimately charge different prices, because their materials, skill, speed, overhead, and chosen percentage are different. Neither one is wrong. But only one of them actually knows why their price is what it is.

In Summary

A fair price is built in two simple steps: add up your real costs — Materials, Labour, Overhead, and Job-Specific Expenses — to get your Total Cost. Then add your profit on top, as a percentage you choose and apply consistently, with a minimum amount to protect you on smaller jobs.

Once you know how to build a price this way, the next challenge is protecting it. In the next chapter, we'll look at why so many designers end up fronting their own money for jobs, and exactly how to stop doing that — starting with how to introduce a deposit system your clients will actually accept.

Chapter 3: Never Front Your Own Money Again

You now know how to arrive at a fair price using real numbers, not guesswork. But pricing a job correctly is only half the battle. The other half — the part that quietly drains far too many designers — is *when* that money actually reaches your hands.

Here's a pattern you may recognize: a client agrees to your price, you go and buy the fabric with your own money, you pay for lining, buttons, maybe embroidery, all before a single naira from that client has entered your account. You're trusting that once the outfit is ready, they'll pay you everything, on time, in full.

Sometimes they do. But you already know, from painful experience, that sometimes they don't.

Why Fronting Money Is Quietly Dangerous

When you start a job using your own money, you've done something without realizing it: you've turned yourself into your client's financier. You are no longer just a designer making an outfit — you are lending money to someone, without an agreement, without interest, and often without even calling it a loan.

This shows up in familiar ways:

— Buying fabric before you've received any payment at all.

— Paying out of pocket for extras like embroidery, lining, zips, or buttons.

— Starting to cut and sew because a client "promised" to pay once it's ready.

— Using money meant for one client's materials to finish a completely different client's job, because your own funds are tied up.

That last one is worth sitting with for a moment, because it's where real danger hides. Once you start using one client's money to cover another client's job, you're no longer running a business — you're juggling. And juggling always eventually drops something.

Here's the part that catches most designers off guard: you can have plenty of customers, be constantly busy, and still be in serious cash-flow trouble. Being busy is not the same as being financially safe. If your own money is funding every job before the client pays, then more orders don't mean more security — they mean more of your money is out in the world, waiting to come back to you, if it comes back at all.

Payment Milestones: Let the Client's Money Fund Their Own Job

The fix isn't to demand full payment upfront from every client, and it isn't to refuse jobs until someone hands you all the money at once. The fix is simpler: **tie payment to the stages of the work, so the client's money arrives before you need to spend yours.**

Think of it as connecting money to milestones, rather than one single payment at the very end. A simple structure might look like this:

- **Before you buy any materials** — a deposit is collected. This deposit covers your materials cost at minimum, so you are never the one financing the fabric.
- **Before the outfit is released to the client** — the remaining balance is paid in full. The finished outfit is the client's reward for completing payment, not something they collect first and pay for later.
- **For larger, more expensive jobs (like aso-ebi for a big event, or bulk orders)** — you might add a middle milestone, such as a second payment once the outfit reaches a certain stage, so a big job's risk is spread out rather than sitting entirely on one final payment.

You don't have to follow one exact structure forced onto every job. Different jobs, different clients, and different amounts may call for slightly different milestones. The principle underneath all of it stays the same:

The client's payment schedule should fund the production process — not the other way around.

There should also be expenses you decide, as a rule, you will simply never cover yourself: materials cost is the clearest one. If a client hasn't paid enough to cover materials, materials should not be purchased yet. That single boundary alone would have saved many designers from years of quiet financial strain.

Deposits and Balances Are Not About Being Difficult

Many designers avoid setting firm payment terms because it feels awkward, or because they worry it will make them look difficult, distrustful, or unfriendly. This is one of the most costly beliefs in the entire trade.

A clear payment policy is not rudeness. It is a business system, the same way a shop has prices displayed instead of negotiating from scratch with every customer. Policies like these exist to protect your cash flow, not to punish your clients:

— **Deposits are non-refundable.** Once a deposit is paid and materials are purchased or work has begun, it isn't returned if the client changes their mind.

— **No materials are purchased before the deposit is paid.** This protects you from ever spending money you haven't yet received.

— **The balance is paid before the outfit is collected**, not after. The finished item is released once payment is complete.

— **Production does not continue past a certain stage without payment.** For example, an outfit does not move from rough construction to final finishing until any agreed milestone payment has come in.

None of these are signs that you don't trust your clients as people. They are simply the structure that allows you to serve clients without risking your own money to do it. A client who respects your work will not be offended by clear terms — and a client who resists having any terms at all is often telling you something important about how the rest of that job will go.

In Summary

You do not need to collect all the money before you agree to take on a job. But you also do not need to spend your own money to produce it. The solution sits in between: structure payment around clear milestones, so the client's money funds their own outfit from start to finish, and set firm boundaries around deposits and balances so you never again feel awkward simply protecting your own cash flow.

Knowing your price, and knowing when that money should arrive, solves most of the problem. But there's still one situation left to handle: what do you do when a client agrees to your price and your terms, and then tries to talk you down anyway? That's exactly what the next chapter will show you how to handle.

Chapter 4: Holding Your Price When a Client Haggles

You've calculated your price properly. You've set up milestones so you're not fronting your own money. And then, right at the moment you name your price, the client says it:

"Ah, reduce it for me now."

In that instant, all the careful math from Chapter 2 can suddenly feel irrelevant. Many designers hear those words and immediately start subtracting, sometimes without even pausing to think. This chapter is about breaking that reflex.

A Client Asking You to Reduce Your Price Does Not Mean Your Price Is Too High

The first thing to understand is that haggling is not automatically a verdict on your price. It's simply what many clients do, out of habit, regardless of what the number actually is. Before you touch your price, it helps to understand *why* they're asking, because not every "reduce it" means the same thing.

— **A genuine budget limitation.** The client would love the outfit, but honestly cannot afford it at this price right now.

— **A client testing how much room there is.** Some people negotiate on principle, the same way they would in a market, regardless of whether the price is already fair.

— **A client who doesn't understand what's included.** They may not realize the price covers your materials, your time, your overhead, and the risk you're carrying — to them, it might look like "just fabric and sewing."

— **A client simply comparing options and looking for the cheapest one available**, without much loyalty to quality or reliability.

These are four very different situations, and they don't deserve the same response. The mistake most designers make is reacting to all four the exact same way: by cutting the price immediately, without first understanding which one they're actually dealing with.

The rule to hold onto: don't reduce a price you haven't first understood and defended.

Negotiation Doesn't Have to Mean Losing Money

Here's a shift in thinking that changes everything: negotiating with a client doesn't have to mean removing money from your price. It can mean changing what's included in the job instead.

Instead of simply saying, *"Okay, I'll remove N10,000,"* which comes directly out of your materials, your time, or your profit, consider offering a genuine trade:

- Adjusting the design to something simpler, which genuinely reduces your materials and labour.
- Removing an optional feature the client asked for, rather than the base price itself.
- Changing to a different, less expensive fabric or material, if that's something the client is open to.
- Offering a different finishing option that takes less time or fewer materials.
- Adjusting the scope of the job — for example, doing fewer pieces, or a simpler version of a multi-part outfit.

The principle underneath all of this is simple: **if the price genuinely needs to come down, something about the job should change too.** This way, a lower price still reflects a fair value for what's actually being delivered — you're not simply sacrificing your own profit to keep a client happy.

When a Discount Actually Makes Sense

None of this means a discount is always wrong. You are human, and there are real, healthy reasons to give one — the difference is knowing which reasons are genuine, and knowing exactly where the discount is allowed to come from.

A discount makes sense when:

- **A client is ordering in volume** — several outfits for an event, for example. Buying materials in bulk and working across similar pieces genuinely reduces your cost per outfit, so passing some of that saving on is fair, not a sacrifice.
- **It's a planned loyalty discount, decided in advance** — you choose, ahead of time and on your own terms, that a client who has brought you a certain number of jobs over time earns a small, fixed discount. This is different from caving under pressure in the middle of a negotiation.

— **You genuinely have a slow period with no other jobs lined up** — a discounted job that still covers your real costs is better than no job at all, as long as it doesn't fall below what the job actually costs you.

— **A referral has already happened**, not merely been promised in exchange for a lower price today.

Here is the one rule that protects you in every single one of these situations: **a discount should come off your profit, never off your Total Cost.**

Your Total Cost — materials, labour, overhead, and job-specific expenses — is the floor. It's the exact amount the job costs you to produce, and going below it means you are personally funding someone else's outfit, no matter how good your reason feels in the moment. Your profit margin, on the other hand, is the part you added on top, and it's the only part that is genuinely yours to be generous with, when and how you choose.

So before agreeing to reduce any price, ask yourself one question: *does this discount still leave my Total Cost fully covered?* If yes, you can give it freely, knowing exactly what it's costing you. If no, what's being asked isn't really a discount — it's a loss, wearing a discount's name.

What to Actually Say: A Framework for Common Objections

Knowing the theory is one thing. Knowing what to say in the moment, calmly, is another. Here are common situations you'll face, and how to respond without becoming defensive or immediately caving.

"That's too expensive."

Instead of apologizing or immediately reducing, respond by explaining what the price covers: *"I understand it might feel like a lot at first. This price covers the quality materials, the time it takes to get this style right, and finishing that will last. I want to make sure you're getting real value, not just a low number."* If their budget is genuinely limited, this is where you can offer the earlier alternatives — a simpler design or different fabric — rather than a straight discount.

"Another designer is charging less."

"That's very possible — different designers have different costs, materials, and ways of working, so prices will naturally differ. I can only speak confidently for the quality and reliability of what I offer at my price." You don't need to compete with a number you

don't know the full story behind.

"Can't you reduce it for me?"

"I've priced this based on exactly what the job needs, so I don't have extra room built in to remove without changing something about it. What I can do is look at adjusting the design or materials if that would help fit your budget better."

"I'm your regular customer."

"I really appreciate your loyalty, and it means a lot that you keep coming back. My pricing stays consistent so I can keep delivering the same quality for you and for every client — that consistency is actually part of what keeps me reliable for you long-term."

"I'll bring more customers if you reduce this one."

"I'd genuinely love that, and I'm always happy for referrals. But I'd rather earn new customers through the quality of this outfit than by pricing it below what it's worth — that way, what I deliver to them will be the same standard you're getting."

"I only have NX."

"I hear you, and I want to work with what you have if I can. Let's look at what's possible at that amount — that might mean a simpler design or a different fabric, so you still get something you're happy with, and it still works fairly for me."

Notice that none of these responses involve arguing, guilt-tripping the client, or getting defensive. They stay calm, explain value, and either hold the line or offer a genuine trade — never a straight cave.

In Summary

A client haggling is not a signal that your price was wrong. It's often just a habit, a test, a misunderstanding of what's included, or a genuine budget limit — and each of these deserves a different response, not an automatic discount. When a price truly needs to move, let something about the job move with it, so you're never simply giving away your own profit. And when the moment comes to respond, you now have real language ready, so you're not caught off guard or pressured into a decision you'll regret.

You don't need to fight your clients over your price. You simply need to know your numbers, explain clearly what the price covers, and know exactly what you are — and are not — willing to change.

But what happens when a client agrees to everything, collects the outfit, and then still doesn't pay what's owed? That's exactly what the final chapter will show you how to handle.

Chapter 5: Getting Paid When a Job Is Already Stuck

Everything so far has been about prevention — pricing correctly, protecting your cash flow, and holding your price with confidence. But even with all of that in place, some jobs will still go wrong. A client goes quiet. A balance sits unpaid for weeks. An outfit is finished, but the money isn't.

This chapter is not about prevention. It's about recovery. And the first thing to understand is this: a difficult payment situation doesn't automatically mean the money is lost. There is a process for handling it, and panicking or avoiding the client is rarely part of that process.

Step One: Diagnose Why the Job Is Actually Stuck

Not every unpaid job is the same problem wearing a different face. Before you decide what to do, you need to understand what's actually happening. A stuck job is usually one of these:

- The client has simply stopped responding.
- The client genuinely ran out of money before completing payment.
- Work started before enough payment had come in, so there was never a strong enough agreement in place to fall back on.
- The client keeps changing the design, so the job never reaches a clear finish line.
- The client hasn't approved something you need before you can continue.
- There's a disagreement about the price, or about the finished work itself.
- The client keeps postponing payment, again and again, without an outright refusal.

Each of these calls for a different response. Chasing a client who genuinely ran out of money the same way you'd chase one who's simply gone silent will waste your energy and probably damage the relationship for nothing. Diagnose first. React second.

How to Restart the Conversation Without Sounding Desperate

If you've been waiting on payment for a while, it's easy to feel awkward reaching out — as though asking for your own money makes you the difficult one. This feeling is understandable, but it isn't accurate, and the way you approach the conversation can change everything.

The key principle is this: **don't communicate from frustration, communicate from the terms of the job.** Instead of a message driven by how you feel, base it on what was agreed — the outfit, the price, what's been paid, and what's outstanding.

There's an important difference between *reminding* a client and *begging* a client. A reminder is calm, factual, and clear about the next step. Begging sounds uncertain, apologizes for existing, and leaves the client in control of whether anything happens next. Your messages should always read like the first, never the second.

A calm reminder might sound like: "Hi [Name], just following up on your outfit. The balance of N[amount] is outstanding — once that's received, I'll have it ready for pickup by [date]." No apology for reaching out, no long explanation, no emotional language. Just the facts of the agreement, stated plainly.

A Framework for Different Stuck-Job Situations

Not every stuck job needs the same fix. Here's how to think through the most common situations you'll face.

If the client hasn't paid at all yet:

Confirm the agreed terms again, clearly and without accusation, and hold the job at whatever stage your payment terms allow (refer back to Chapter 3 — if a deposit was required before materials were bought, and it wasn't paid, the job simply shouldn't have started). If it hasn't started, don't start it until the terms are met.

If they've paid partially:

Refer to the specific milestone that payment covers, and clearly state what remains before the next stage happens — whether that's continuing production or releasing the finished outfit. Don't let vague partial payments blur into "I'll just finish it and hope for the rest."

If they've stopped responding:

Send one clear, calm follow-up message stating the outstanding balance and status of the job. If there's no response after a reasonable period, a second message can add a simple, factual next step — for example, that the outfit will be held until payment is received, or that it will be offered for resale after a certain date if agreed terms included that possibility. Avoid sending multiple emotional follow-ups in a short space of time; it rarely helps and often reads as desperation.

If they've changed the design repeatedly:

This is where you go back to Chapter 2 and Chapter 4. Repeated changes mean repeated costs — more materials, more time, more labour. Recalculate the price to reflect what's actually being asked for now, and communicate the new total clearly before continuing, rather than absorbing the extra cost silently.

If the job is already completed and only the balance remains:

Hold the finished outfit until the balance is paid, if that was part of your agreed terms (Chapter 3). This is not unkind — it is exactly what those terms were built for. Communicate clearly: "Your outfit is complete and ready. Once the balance of N[amount] is received, I'll have it sent or ready for pickup."

If the client refuses to pay outright:

This is the hardest situation, and it's important to know when to stop negotiating. If you've clearly communicated the terms, given a reasonable opportunity to resolve it, and the client still refuses, further negotiation rarely changes the outcome — it usually just costs you more time and energy. At this point, it becomes a business lesson rather than an ongoing battle: note what happened, consider whether that client should be taken on again in future, and apply what you've learned to tighten your terms going forward. Not every difficult job can be recovered, and accepting that early protects you from spending months chasing what has already become unlikely.

In Summary

A stuck job is not automatically a lost job. The first step is diagnosing what's actually happening, rather than treating every delay the same way. From there, communicate from the facts of your agreement, not from frustration — a calm reminder, not a plea. And use the specific situation you're facing, whether it's silence, partial payment, repeated changes, or outright refusal, to decide your next deliberate step, rather than freezing or avoiding the client entirely.

You now have everything this method set out to give you: a way to price every job with real numbers, a way to protect your cash flow before work even begins, a way to hold your price with confidence, and a way to handle it when a job goes wrong anyway. What happens next is entirely about using it, job by job, until it becomes how you naturally work.

Conclusion

If you've made it this far, you now know something most designers around you don't: how to arrive at a price you can defend, how to protect your own money before a single stitch is made, how to hold your price without losing the client, and how to handle it when a job goes wrong anyway. That's not a small thing. Most people in this trade never learn it, and it shows up in their bank balance every month, whether they notice the connection or not.

Here's the whole system again, in one glance:

1. **Why You Keep Losing Money on Jobs You're Good At** — getting paid and making profit are not the same thing.

2. **The Price-Proof Formula** — build your price from your real Total Cost, then add your profit on top, deliberately.

3. **Never Front Your Own Money Again** — let the client's payment fund their own job, through clear milestones.

4. **Holding Your Price When a Client Haggles** — understand why they're asking before you consider reducing, and if the price must move, let the job move with it.

5. **Getting Paid When a Job Is Already Stuck** — diagnose the real problem first, then communicate from the terms of the job, not from frustration.

None of this works by reading it once and moving on. It works the way any real skill works — by using it, job after job, until pricing a job correctly and protecting your payment becomes as natural as the sewing itself. The first time you use the formula on a real quote, or send a calm reminder instead of an anxious one, you'll feel the difference immediately. Keep going from there.

To help you actually apply this rather than just remember it, three tools are included alongside this guide: the **Pricing Calculator Template**, so you never have to do the math by hand; the **Deposit & Payment Terms Template**, ready to introduce to your next client; and the **"Get Paid" Client Message Scripts**, for the moment you need the right words and don't have time to think them up from scratch. Use them on your very next job. Don't wait for the "right" client to start — the sooner you apply this, the sooner it becomes your normal way of working.

I built this from my own experience — sewing outfits with my own money, being paid less than agreed, and slowly learning, job by job, exactly what this guide has now given you all at once. You don't have to learn it the same slow, expensive way I did. Take what's here, apply it starting with your next job, and let your work finally pay you what it's actually worth.

Chimdindu Nain

Fashion Entrepreneur & Creator of The Price-Proof Method