

Compare Payment Methods

Allow 20-30 minutes. Use sample details; never record passwords or PINs.

Your name / date / client country / your country:

1. Method A: receiving support, currency, fees and withdrawal route:

2. Method B: receiving support, currency, fees and withdrawal route:

3. Which method fits the project? What protection rules apply?

Draft an Invoice and Milestone Plan

Use details that match the written agreement and platform rules.

4. Invoice number, client, service, price, currency and due date:

5. Deposit and milestones: deliverable, amount and payment timing:

6. Payment method, transfer details and who bears agreed fees:

7. How will you verify the transaction before the next delivery?

Calculate Fees and Track Payments

Keep invoice and transaction records together. Use fictional figures here.

8. Gross payment minus processing, conversion and withdrawal costs:

9. Expected net receipt: amount and currency after all listed costs:

10. Tracker: client, invoice, due date, amount, status and reference:

11. Evidence to save: agreement, approvals and delivery confirmation:

Payment Safety Review

A payment appearing in an account does not guarantee it cannot be reversed.

12. What will you do if a client claims to have overpaid?

Before treating a payment as received

- ☐ Open the official app or website independently.
- ☐ Match amount, currency, sender and invoice reference.
- ☐ Read pending, held, available or disputed status.
- ☐ Verify charges through the provider, not the client.
- ☐ Never share passwords, PINs or security codes.
- ☐ Do not forward excess funds to a third party.
- ☐ Save delivery evidence and note dispute deadlines.

One action to complete within the next 7 days:

Next: Lesson 31 - Managing Freelance Income and Budgeting

<https://moneyonlineers.com/managing-freelance-income-and-budgeting/>