



R E F I R E M E N T

Pricing, Profits & Power Checklist

Getting Paid What You're Worth — and Protecting It

“Too many brilliant women build their business around passion but passion doesn’t pay the bills. Profit does. And profit starts with pricing power.”



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Created by Wendy Garcarz Refirement CIC
www.refirement.biz



SECTION 1 — Price with Purpose

Your price tells the world what you believe you're worth.
Make it strategic, not emotional.

Checklist:

- ☐ I've calculated my true delivery cost (time, tools, admin).
- ☐ My pricing reflects my positioning and the quality of my work.
- ☐ I've linked my prices to my income and capacity goals.
- ☐ I've checked that being fully booked actually equals being profitable.
- ☐ I never give discounts — I trade them for value (testimonials, early payment, volume).
- ☐ My pricing communicates value, not apology.
- ☐ I review my prices at least once a year.

Remember:

“You don't need to be cheaper to compete — you need to be clearer about your value.”



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SECTION 2 — Profit with Confidence

“Profit isn’t what’s left — it’s what you plan for.”

Checklist:

- ☐ I know my desired monthly and annual profit targets.
- ☐ I have a one-page financial dashboard (income, expenses, profit margin, cashflow).
- ☐ I review my numbers monthly.
- ☐ I understand that a 10% price rise with 90% retention can mean 40% more profit.
- ☐ I’ve stopped over-servicing or undercharging “nice clients.”
- ☐ My profit supports my choices — to rest, reinvest, and grow.

Profit Formula:

Smart Pricing + Capacity Awareness – Leakage = Sustainable Profit



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SECTION 3 – Protect with Clarity

Your terms and conditions aren't bureaucracy — they're boundaries that protect your brilliance.

Checklist:

- ☐ I have written Terms & Conditions that clients see before work begins.
- ☐ My T&Cs include payment timelines, late payment clauses, refund policy, and scope clarity.
- ☐ I enforce payment terms consistently.
- ☐ My policies are fair, professional, and regularly reviewed.
- ☐ I store signed contracts and payment records securely.

Your contracts don't just protect your business — they teach others how to treat you.



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REFLECTION BOX

“Where am I leaking profit?”

- Where am I underpricing, over-servicing, or missing boundaries?
- What one change this month would most improve my profit and peace of mind?

FINAL THOUGHT

“When women own their value, profit from it, and protect it — they stop being nice-to-haves in the economy and become the powerhouses shaping it.”

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