Top 7 Mistakes Most New ZZP Freelancers Make

And how SmartWerk helps you avoid them — with examples and AI tools.

1. Not Saving for Taxes

Many beginners forget that their income is not net. You must save 20–40% for taxes.
How SmartWerk fixes it: SmartWerk shows a tax reserve estimation after every invoice — so you never overspend.
Example: Anna earned €4,000 but didn't save. At Q1 tax time, she owed €1,100. Now she uses SmartWerk's reserve tracker.

2. No Invoicing System

Some send Word docs or forget invoice numbers, BTW, IBAN — or KvK info.
How SmartWerk fixes it: SmartWerk generates full Dutch invoices with auto-numbering and correct formatting.
Example: Jeroen lost a client because his invoice looked unprofessional. Now he uses SmartWerk templates.

3. Missing BTW Deadlines

Forgetting to submit tax returns on time leads to penalties.
How SmartWerk fixes it: SmartWerk reminds you before every deadline, with AI checklists included.
Example: Lina got a €60 fine in Q2. Now her AI dashboard shows deadlines and what's done.

4. Not Registering at KvK on Time

Some start earning but delay registration — causing issues with Belastingdienst and clients.
How SmartWerk fixes it: SmartWerk explains exactly when and how to register based on your case.
Example: Marek didn't register in time. He couldn't get a business account. SmartWerk showed him when to go.

5. Undercharging for Services

New freelancers often charge too little — and get stuck earning less than minimum wage.
How SmartWerk fixes it: SmartWerk includes a rate calculator and AI email templates to increase your price.
Example: Iris charged €25/h. Now she earns €45/h — and still gets clients.

6. Ignoring Admin Tasks

Contracts, quotes, terms, hours tracking — often skipped but legally needed.

How SmartWerk fixes it: SmartWerk gives all admin templates and AI help to fill them in seconds.
Example: Daan had no contract when a client cancelled. Now he uses SmartWerk's templates before each job.

7. Thinking AI Can't Help

Some think GPT is just for chatting — not real work.
How SmartWerk fixes it: SmartWerk turns GPT into a structured system for Dutch freelancing — guided prompts, tax logic, emails and more.
Example: Sophie didn't trust AI. After one invoice success, now she uses it every day.

[Tip] Avoid these mistakes — start your AI dashboard today at smartwerk.nl