

It wasn't the six-figure income he hoped to make one day, but he felt it was fair considering he was just starting out.

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Steve won that client, and a few others over the ensuing weeks. He was busy, but found himself struggling with a few problems.

For one, he was almost always competing for the business, sometimes against cut-rate designers or services that offered inexpensive, do-it-yourself website solutions. He would try to explain why he was the better choice, but in the end, he felt that if he stuck to his rates, he'd lose out. And at this early stage, he badly needed to build a clientele. So he would often offer discounts, sometimes below his breakeven rate. He wasn't happy about it, but it seemed to be the only way he'd stand a chance to get the business.

For another, Steve would also try to beat out the competition by quoting fees based on conservative estimates. It worked a lot of the time, but it usually meant he had to put in more time to finish his projects. Plus, a lot of his clients tended to grind him down, insisting on extras here and there. The result—