

The Solo Freelancer's 15 Essential Tools Checklist

By BillToFlow - honest tools for solo freelancers

You don't need 40 apps. You need the right ones. Here's the short list - one pick per job, tested by freelancers who actually send invoices for a living.

Invoicing

- 1. Wave** - Genuinely free invoicing and accounting for the basics. Best for: freelancers just starting out who need \$0/month and can live without bank-feed automation.
- 2. Zoho Invoice** - Free for up to 1,000 invoices a year, with multi-currency built in. Best for: freelancers billing international clients who outgrow Wave.
- 3. Invoice Ninja** - Open-source invoicing you can self-host if you want full control. Best for: tech-comfortable freelancers who hate subscriptions.

Client management (proposals + contracts + CRM in one place)

- 4. Dubsado** - Deep workflow automation for proposals, contracts, and client portals. Best for: creatives juggling many clients who want to automate onboarding.
- 5. HoneyBook** - Polished all-in-one clientflow, strong on the client-facing experience. Best for: freelancers whose clients expect a premium, branded process. (Note: prices rose sharply in 2025 - check current pricing before committing.)
- 6. Plutio** - Affordable all-in-one with projects, invoicing, and proposals. Best for: solo freelancers who want HoneyBook-style features at a fraction of the price.

Getting paid

7. Wise - Real exchange rates for receiving money across borders. Best for: any freelancer with international clients - the fee math usually beats PayPal.

8. Payoneer - Built for freelancers in countries where PayPal doesn't operate. Best for: Pakistani and other non-PayPal-country freelancers receiving client payments.

9. Stripe - Lets clients pay by card straight from your invoice. Best for: freelancers whose clients prefer paying by card over bank transfer.

Contracts

10. Bonsai - Freelancer-specific contracts vetted by lawyers, plus invoicing built in. Best for: US-based freelancers who want contracts without hiring a lawyer.

Time tracking

11. Toggl Track - One-click timer, generous free plan. Best for: hourly freelancers who need to prove where the hours went.

12. Harvest - Time tracking that flows straight into invoices. Best for: freelancers who bill hourly and want zero double-entry.

Taxes & bookkeeping

13. Fiverr Workspace (formerly AND.CO) - Built specifically for independent workers: income tracking, expense logging, quarterly tax estimates. Best for: US freelancers doing their own taxes.

14. QuickBooks Self-Employed - Mileage, expenses, and estimated taxes in one app. Best for: freelancers who want bookkeeping and tax prep talking to each other.

Proposals

15. PandaDoc - Professional proposals with e-signatures and payment collection. Best for: freelancers sending high-value proposals where presentation closes deals.

What now?

A checklist tells you *what* exists. It doesn't tell you *which one is right for you*.

That's what we do at BillToFlow: hands-on comparisons with real pricing, real fee math, and honest verdicts. Start here:

- **FreshBooks vs Wave for Freelancers** - the two names everyone asks about, tested side by side
- **Best invoicing tools for freelancers with international clients** - multi-currency fees, compared honestly
- **HoneyBook vs Dubsado for freelance creatives** - which client system is worth the money in 2026?

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