



Closed Is a Business Decision

An argument for a financial finish line in independent work

By Shari Dove Shepard, founder of Payday Relay

A shop can turn its sign to **CLOSED**. For someone who works independently, closing a laptop rarely feels so definitive. There's always another invoice to send, or client to answer, or the question *Have I done enough to call it day?*

Even 9-to-5 earners struggle with leaving work at the office. But what if you don't have that boundary at all?

Independent work offers freedom, but it often removes the boundaries that made a workday legible. Independent earners have to decide how to price their services, what to save, what to set aside for taxes, and when they can afford to rest. Without clarity, "I could work more" easily becomes the default.

I believe closing time needs a financial basis. Not a promise that every week will go according to plan, and not permission to abandon commitments. A useful finish line starts with the real cost of a life and a business: current expenses, taxes, debt, savings, and time off. It turns that picture into a weekly target a person can work toward and revisit as circumstances change.

It also matters *which* money we mean. Work completed isn't always money received, and money received isn't necessarily money available to pay yourself. An overdue client payment should not erase the work someone did. Nor should income that hasn't arrived be treated as cash they can spend.

That is the thinking behind Payday Relay. It gives independent earners a weekly rhythm for setting a target, recording what they earn, and making deliberate decisions about the money that comes in. Some weeks will fall short. Some payments will arrive late. But we're not trying to make independent work perfectly predictable. We want to make the numbers visible enough that people can make confident decisions with them.

Closed is a business decision. People working for themselves deserve enough structure to know what that decision rests on.