



THE \$0 TECH STACK

Five tools. Zero dollars. One full year in business.

Everyone tells you that you need a \$200-a-month stack before you have made a single dollar. You don't. This is the whole thing, plus what each paid alternative would have cost, and the moment it becomes worth paying.

WHAT YOU KEEP IN YEAR ONE

FIVE SWAPS

\$2,400+



= OVER \$200 A MONTH NOT SPENT

THE FIVE SWAPS

What I actually use · what everyone else is paying for instead

01	DESIGN Canva FREE PLAN canva.com INSTEAD OF Adobe Creative Cloud, single app	YOU WOULD PAY \$22.99 PER MONTH
02	CRM HubSpot CRM FREE FOREVER hubspot.com/products/crm INSTEAD OF Paid CRM seat (Sales Hub Pro)	YOU WOULD PAY \$99.00 PER MONTH
03	INVOICING Wave FREE waveapps.com INSTEAD OF QuickBooks Online, Simple Start	YOU WOULD PAY \$35.00 PER MONTH
04	SCHEDULING Calendly FREE PLAN calendly.com INSTEAD OF Calendly Standard / Acuity	YOU WOULD PAY \$12.00 PER MONTH
05	EVERYTHING ELSE Google Sheets FREE sheets.google.com INSTEAD OF Airtable Team or a dashboard SaaS	YOU WOULD PAY \$50.00 PER MONTH

THE CONVENTIONAL STACK

Five line items. Every month. Before your first client.

\$218.99 / MO

WHERE FREE STOPS

Free is not unlimited. Know the ceiling before you hit it at the worst moment.

01

CANVA

YOU GET

Full editor, thousands of templates, unlimited free-library assets, 5 GB storage.

IT STOPS AT

Brand kit, background remover and most premium stock are Pro-only.

PAY WHEN

You are resizing the same asset for four platforms every week.

02

HUBSPOT CRM

YOU GET

Unlimited users, up to 1,000,000 contacts, pipeline, email tracking, meeting links.

IT STOPS AT

No sequences or real automation. HubSpot branding on your forms and email.

PAY WHEN

You are hand-sending the same follow-up more than about 20 times a month.

03

WAVE

YOU GET

Unlimited invoices and estimates, double-entry books, receipt capture.

IT STOPS AT

Payments and payroll are add-ons, charged per transaction rather than monthly.

PAY WHEN

Your accountant needs inventory, job costing or multi-currency.

04

CALENDLY

YOU GET

One event type, one calendar, unlimited bookings, automatic time-zone handling.

IT STOPS AT

One event type only. No round-robin, no payments, no removing branding.

PAY WHEN

You need two session lengths, or you want payment at the moment of booking.

05

GOOGLE SHEETS

YOU GET

Everything. Formulas, charts, sharing, version history, Apps Script automation.

IT STOPS AT

Slows past roughly 100k rows. A personal account means no custom domain.

PAY WHEN

Several people edit the same file daily and start overwriting each other.

THE RULE

Buy software when it saves you time you are actually billing for. Not before.

A \$50-a-month tool that gives back two hours a month is a bargain at a \$75 hourly rate and a waste at \$20. That is the entire calculation. Run it before every subscription, and run it again every renewal.

\$200+

PER MONTH

\$2,400+

PER YEAR

\$7,200+

OVER THREE YEARS

THE COMPANION SPREADSHEET

Drop in what you currently pay and it calculates your own number. Three tabs: the comparison, the free-tier ceilings, and a blank tracker for your stack.

Prices are typical published list prices for the entry paid plan in each category, single seat, billed monthly, in US dollars. Software vendors change pricing constantly - check the vendor's own pricing page before you rely on any figure here. Free tiers change too.