



Making the Move from Employee to Contractor

a Practical Checklist

© 2026 SummerTime Management

www.summertime.com

What you actually need to have in place before you start.

Before You Make the Move to Contractor

If you've been thinking about leaving your employee role and moving into contract work, this is for you.

This checklist is designed to give you a clear, realistic starting point so you can stop guessing and start preparing.

You don't need to have everything figured out.
You just need to understand what's actually involved.

Understand What You're Moving Into

This isn't just a job change. It's a different way of working

- ☐ What kind of contract work am I looking for?
- ☐ What industries or environments do I want to work in?
- ☐ What experience do I bring that companies will pay for?
- ☐ Am I comfortable with less stability in exchange for more control and opportunity?

Know How You'll Get Paid

Before anything else, understand the money.

- ☐ What hourly or contract rate makes this worth it for me?
 - ☐ Have I considered unpaid time, gaps between contracts, and expenses?
 - ☐ Do I understand that I'll be responsible for my own taxes?
 - ☐ Do I have a simple plan for tracking income and expenses?
-

Setup the Basics

You don't need a full business build. Just enough to operate properly.

- ☐ Decide on sole proprietor or incorporation (you can get advice on this)
 - ☐ Register your business if needed
 - ☐ Get a business number (CRA)
 - ☐ Understand if you need to charge GST/HST
 - ☐ Set up a simple invoicing method
-

Protect Yourself

This is where a lot of people cut corners....DON'T!

- ☐ Look into liability insurance
- ☐ Understand what coverage is expected in your industry
- ☐ Know what your contracts should include (or who to ask)
- ☐ Take action before you feel ready

Position Yourself as a Contractor

You're not "just doing the same job." You're offering a service.

- ☐ Be clear on what you do and the value you bring
- ☐ Understand how contractor roles differ from employee roles
- ☐ Be ready to speak to your experience and results, not just your title

Prepare for the Transition

This is where things either feel smooth for stressful

- ☐ Have a financial buffer (even a small one helps)
- ☐ Think through your exit from your current role
- ☐ Consider how you'll secure your first contract or opportunity
- ☐ Decide how quickly you actually want to make the move

You Don't Need More Information, You Need Clarity

Most people don't move forward because they don't fully understand what this transition actually looks like.

If you're still unsure, it's not because you're not capable.
It's because no one has walked you through it properly.

Your Next Step

[Book a complimentary call with Chris](#)

This is a straightforward conversation about your situation, your experience, and whether moving to contract work actually makes sense for you.

No pressure. No generic advice. Just real insight based on where you're at.

Or take your time and work through this on your own.
Just don't stay stuck in the middle.

A photograph of a person in a dark suit sitting at a desk. They are looking down at a smartphone held in their right hand. A laptop is open in front of them on the left. The background is slightly blurred, showing an office environment.

Let's figure out if moving to contractor actually makes sense for you.

Chris Summers
SummerTime Management

www.summertime management.com