Your First Week as a Qualified PT

10 things to sort before you take your first paying client

S8 Training

Graduate Resources

Qualifying is the starting point. Before you take on your first paying client, there are a handful of practical things to have in place — none of them complicated, all of them important. Work through this list in the first week after you qualify and you'll be ready to trade legally, professionally, and with confidence.

LEGAL & FINANCIAL SETUP

- ☐ **Register as self-employed with HMRC**
  gov.uk — takes 15 minutes. Deadline is 5 October after the tax year you start trading.
- ☐ **Open a separate bank account for the business**
  A free sole trader account (Monzo, Starling, Tide) keeps your finances clean from day one.
- ☐ **Set up a simple record-keeping system**
  A spreadsheet tracking every payment in and business expense out — date, amount, what it was for.
- ☐ **Set aside 20–30% of every payment for tax**
  Open a savings pot or account and treat it as untouchable until January.

PROFESSIONAL REQUIREMENTS

- ☐ **Get professional insurance — before training anyone**
  Professional indemnity + public liability. Combined policies available from Insure4Sport, PolicyBee, and others. Typically £80–£200/year.
- ☐ **Register with CIMSPA at Member level**
  Your S8 qualification makes you eligible. Required by most insurers as proof of professional standing. Around £35–£50/year.
- ☐ **Check your first aid certificate is current**
  Must be within the last three years. Emergency First Aid at Work (EFAW) is the standard minimum. Some facilities require the full 3-day course — check before you start.

BEFORE YOUR FIRST CLIENT

- ☐ **Decide where you're going to work and on what terms**
  Employed, self-employed renting gym space, or mobile/outdoor. Each has different insurance, tax, and practical implications.
- ☐ **Set your rate — and be ready to say it without apologising**
  Research what PTs in your specific area charge. Set your starting rate at the lower end of the local range, not below it.
- ☐ **Have your client documents ready before session one**
  PAR-Q, initial consultation form, and a session programme template. Don't improvise these on the day.
- ☐ **Know what you'll say when someone asks what you do**
  A clear, specific answer — not 'I'm a personal trainer, I help people get fit.' Who do you work with and what do you help them achieve?

S8 graduates get access to full written guides covering each of these areas, plus video resources from hiring managers at David Lloyd and Bannatyne — included in your course fee.

elearning.s8.training