

Keeping on top of admin

VMT

Edward Maxwell

Introduction

When embarking on a career in music, you'll no doubt be highly skilled in your craft and have lofty ideals about spreading the joy of music. What you might not have been prepared for in your training is how to run a small business in a competitive market.

In an age where public profile is often perceived as being more important than actual ability, it's essential to gain a reputation for being efficient and reliable. Rather than being constantly double-booked, late for engagements and chasing up payments, being well organised can reduce stress levels and allow you to enjoy more free time.

VMTs often have 'portfolio' careers, perhaps combining employment with a number of self-employed roles, including teaching, performing, composing, arranging and examining. Some also juggle part-time jobs in non-musical fields. This requires a high level of organisation.

There are various software systems that claim to simplify your admin and save you vast amounts of time. Having subscribed to one service for a few years, I decided I could do it just as efficiently on my own and save myself the subscription costs of around £150 per year. While there are some advantages to using admin or accounting software, the tips offered here are free (assuming that you have access to a spreadsheet programme).

Employment status

A major advantage of being employed is that the administrative burden is significantly reduced: the school or music service that employs you collects the fees, pays you directly, and assumes the risk for non-payment. If you're solely employed, you will be on PAYE and won't have to file a tax return. Your employer might also perform administrative tasks for you, such as preparing timetables, ordering music for students and entering students for exams, though this varies between organisations – for example, in one employed job I have to prepare my own timetable; in another, the music administrator does this for me.

Finance

Invoicing

Charging for lessons in *advance* mitigates against the risk of non-payment. Most VMTs charge in batches, which is far more efficient than billing for individual lessons. Many schools recommend charging for 30 lessons per academic year in three ten-lesson instalments. The problem with this system is that the terms are not equal in length. If you teach in private schools, you're likely to be able to teach 12 lessons in the long autumn term, ten lessons in the spring term, and often only eight in the short summer term, where your lessons might be affected by an exam week, an activities week, school trips and sports days.

I prefer to anticipate how many weeks I'll be able to teach in each term and send an invoice for this number. Don't forget to look through your diary and check for clashes with performing commitments. If you need a week off to dep on a touring show, for example, do remember to remove one lesson from your invoice. If you end up fitting in fewer, or more, lessons than the number invoiced, then simply add an adjustment to the following term's bill.

An invoice should contain the following information:

- ▶ Your contact details: name, address, phone number and email address.
- ▶ The parent's and student's name.
- ▶ The date and invoice number.
- ▶ The period this covers (e.g. spring term 2026).

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- ▶ The number of lessons to be given, the duration and cost (e.g. 10 lessons @ £26 per half-hour lesson).
- ▶ Any extras to be charged, such as music provided, accessories (reeds, strings, valve oil, etc.) and exam entry fees.
- ▶ Accepted payment methods and bank details.
- ▶ Payment terms and any late payment penalty (e.g. payment due within 28 days; late payments incur a 5% surcharge).
- ▶ It's helpful to add your terms and conditions for lessons onto the invoice, particularly your policy on cancelled lessons and a note to say that in paying the invoice, a parent agrees to these terms.

Having an invoice template makes invoicing very simple – just add the amount, parent's and student's names in the relevant boxes and email it off. It should take only an hour or two to send out a term's invoices. This can be done a week or so before the start of term.

Warning: having been meticulous in sending out bills and mentally filing that as a chore completed for the term, it's easy to forget to send out invoices for students who start lessons mid-term, when you may be more focused on squeezing the new student into your timetable.

Keeping track of payments

A simple spreadsheet can be used to keep track of payments – see the example below. Amounts in this example are inputted in bold until paid, making it easy to keep track of who's paid and who hasn't. If an invoice remains unpaid after a couple of weeks, forward the original email containing the invoice with a polite note along the lines of: 'Just a quick reminder that the fees for this term's trumpet lessons are outstanding' – along with a reminder, if applicable, that a surcharge will be added for late payment.

Persistent late payers

In my experience, the vast majority of parents pay promptly. After a few terms of teaching a student, you usually get a sense of which parents are consistently late in paying. You're completely entitled to stop teaching a student if fees are not paid. If an invoice sent out at the start of term has not been paid by half term, I will threaten to stop lessons. I have friends who have continued teaching despite not being paid for more than a term. This is extremely risky – the sort of parents who do not respect your right to be paid on time should generally be avoided. You do have recourse to the small claims court in cases of non-payment, but this is a stressful and time-consuming process. Take advice from the Musicians' Union (<https://musiciansunion.org.uk>) or ISM (www.ism.org) if you want to go down this route.

A self-employed person can choose who to teach, so you are quite within your rights to refuse to teach a student, even if they've been allocated to you by a school. There's no point in giving yourself the stress of teaching students whose parents are persistent late- or non-payers. If you do decide to keep teaching them, make a firm rule that lessons will not commence until a term's fees have been received.

Tax returns

There are some tax benefits in setting up a limited company, and some high-earning session musicians will be VAT registered. However, most VMTs are self-employed and below the VAT threshold, making a tax return reasonably straightforward to fill in. Employing an accountant is not usually necessary – just read the comprehensive notes that come with your tax return – but if in any doubt, seek professional advice.

On your spreadsheet, simply keep a record of all money received, and any expenses you've incurred, along with your mileage.

Some people do not declare cash income. This is fraudulent and could land you in serious trouble should HMRC decide to investigate you. Bear in mind that if you wish to apply for a mortgage, you will want to maximise your earnings. Any undeclared income will not be considered by a mortgage company. During lockdown, SEISS payments were made to self-employed people based on income declared on their tax returns: the more the income, the more the grant. It paid to have been honest in the preceding years.

Mileage

You can generally offset mileage against tax for driving to a school where you are *self-employed*, but not where you are *employed*, as HMRC considers this ordinary commuting and a private expense. The easiest method of claiming mileage is at a flat rate of 45p per mile for the first 10,000 miles and 25p thereafter. If you're driving between schools when teaching for a music hub, you'll probably be paid a mileage allowance as part of your contract.

Business expenses

Keep a careful note of all expenses you incur and check whether these are allowable. This might include music books, rewards for students (e.g. stickers), accessories such as rosin, reeds or valve oil, instrument repair costs, subscriptions to the MU, ISM and, indeed, *Music Teacher* magazine. Keep all receipts, both paper and digital.

Further things to consider in terms of your accounts are:

- ▶ How to claim for capital expenses, such as the cost of an expensive instrument.
- ▶ Claiming a proportion of your housing costs if you partly work from home.
- ▶ If you want to claim for a proportion of the cost of running your car, rather than a flat mileage rate.
- ▶ New (2026) HMRC rules for quarterly reporting

(www.gov.uk/government/collections/making-tax-digital-for-income-tax).

Here is an example of simple 'in' and 'out' accounts:

Date	Trumpington Grammar	Tooting High	Gigs	Misc income	Expenses	Mileage	Total in	Total out	Profit	Notes
3/1/26	286.00									Archie
3/1/26	286.00									Bella
3/1/26	286.00									Connor
3/1/26	286.00									Daisy
4/1/26		286.00								Ethan
4/1/26		286.00								Freya
4/1/26		286.00								George
4/1/26		286.00								Harmony
5/1/26				20.00						PRS royalty
7/1/26		Lesson 1/11				20.00				
8/1/26	Lesson 1/11					30.00				
9/1/26					50.00					Trumpet repair
10/1/26			200.00			25.00				Haydn Creation, Trumpington Church
14/1/26		Lesson 2/11				20.00				
15/1/26	Lesson 2/11					30.00				
16/1/26					15.00					Music book for Bella
21/1/26	15.00									Owed from Bella
22/1/26		Lesson 3/11				20.00				
23/1/26	Lesson 3/11			200.00		30.00				
28/1/26		Lesson 4/11				20.00				Examining income
31/1/26			180.00			20.00				Mozart Req, Tooting Church
29/1/26	Lesson 4/11					30.00				
4/2/26		Lesson 5/11				20.00				
5/2/26	Lesson 5/11					30.00				
11/2/26		Lesson 6/11				20.00				
					10.00					Valve oil for Harmony
12/2/26		10.00								Owed from Harmony
12/2/26	Lesson 6/11					30.00				
						345.00				Total miles
						@45p				
					35.00	156.25		190.25		
	1159.00	1144.00	380.00	20.00			2703.00			
									2512.75	

Timetabling

If accounting and invoicing can be done quickly and efficiently, timetabling is often far more problematic and time-consuming. Some schools or hubs will organise your timetables and inform students and parents of lesson times. If this is offered, grasp it with both hands – it will save you a lot of time and stress. Most VMTs, however, have to do this on their own.

It's best to rotate students throughout the school day, so they don't always miss the same academic lesson. This can be problematic if you have only a small number of students at a particular school. In this case, perhaps you can periodically change the order of the schools in which you teach.

Before attempting a timetable, make a note of the following:

- ▶ Glance through the school calendar for the forthcoming term and make a note of school trips, activities, matches and INSET days. Some schools have a printed booklet, while others have the calendar posted online.
- ▶ Glance through your own diary, to check any performing commitments that might conflict with your teaching.
- ▶ Check when your students have games or swimming, and may be off site.
- ▶ Check whether your students are entitled to fixed lessons outside academic lessons – some schools have a policy where year 11s (GCSE year) can't miss academic lessons.
- ▶ Year 12 and 13 students usually have some free periods in the school day, which might be ideal for a music lesson.

- Some schools have policies where SEND students can't miss academic lessons, or they sometimes have 'learning support' sessions that can't be missed.
- Occasionally, schools stipulate that students can't miss 'core' subjects such as English and maths. This usually makes timetabling impossible and a compromise may need to be reached. (If you need ammunition in your argument that music complements, rather than conflicts with, the academic curriculum, you may be interested in the resources on complementing students' classroom curriculum, *Music Teacher*, June and August 2024.)

A communicative school will hopefully have informed you of all the above, but don't assume this will be the case. I have, in the past, turned up to teach at a school only to find that there was an INSET day. Neither the school, nor any of the parents, had thought to inform me and, crucially, I hadn't bothered to read the school calendar in advance.

Schools are increasingly using SOCs for timetabling. I find it useful to prepare a 'master' timetable on a spreadsheet to give an overview, before inputting individual lessons on the school system. First, input all the fixed-lesson students. Then add rotating students who have only limited timeslots (for example, those who need a morning lesson due to afternoon games). Then rotate the remaining students in the remaining slots.

If you can't accommodate all your students, you may need to add before- and after-school slots, or sacrifice your lunchbreak. If this still doesn't create sufficient time, create a waiting list. You may, on the other hand, have big gaps between fixed students that you can't fill. Rather than mindlessly scrolling on your phone, use the time productively: do some practice on your instrument, learn a piano accompaniment, compose a piece, write a new arrangement for an ensemble you run, or update your accounting spreadsheet. As someone who needs to keep on top of my playing for professional gigs, I'm always happy to have an opportunity to do an hour's practice (though be considerate to your neighbours – when I practised in the timetable gaps at one particular school, the piano teacher in the next room hastily changed days to avoid the noise).

It may be prudent to send a draft of your 'master timetable' to students and parents before finalising times and days. They might be able to inform you about school trips of which you were unaware. Although many parents routinely ignore my emails, I find that others are very helpful, not only telling me about potential clashes for their own children, but also for my other students.

In my self-employed posts, timetabling can be more flexible to accommodate performing commitments. This often means that I can't fit in the recommended 30 lessons per academic year but this has never been a problem for me as long as parents are charged only for the number of lessons they receive, and are kept well informed of any weeks I'm not in school. For the schools where I'm employed, I'm required to fit in 30 lessons in the academic year, giving a little less flexibility to miss lessons. If I'm away for a week, I try to fit in some double lessons, or go into school twice in a week to make up the extra time. I've always found schools and parents extremely accommodating as long as they are kept fully informed. Indeed, they are grateful to have a performing musician as a teacher, and are sometimes interested in coming to my performances.

Communication

When you've completed your timetable, it's essential to communicate lesson days and times extremely clearly and unambiguously, so that you're fully protected against parents saying, 'We didn't know the lesson time – please can you make up the missed lesson?' After sending the timetable out at the start of term, I send further emails if lessons times subsequently need to be changed. I also try to send a final reminder a day or two before the lesson is scheduled.

Lesson notes

It's strongly advised to make some notes in each lesson, for several reasons:

- Students receive clear instructions concerning what to practise, rather than having to remember everything you've said in a lesson. This will include pieces you've set, along with scales, technical exercises, and specific hints about areas that need particular focus.
- The notes provide a record of the lesson for parents, including attendance, punctuality and material covered. If a student gets a poor mark in an exam for their scales, and the parent accuses you of neglecting them in lessons, you will have proof of your diligence and you can transfer the blame to the student.
- Over time, the notes will chart progress made and demonstrate a coherent teaching plan, with clear expectations.

Paper practice notebooks are traditionally used by music teachers. Some schools and music services print their own notebooks, which might also include hints on practice, an explanation of some musical terms and perhaps some hints on theory such the cycle of 5ths. The ‘MU practice diary’ by Paul Harris, published by Faber, is highly recommended.

There’s a serious drawback to a practice notebook, however. If a student loses it, all records of previous lessons are lost. I once had a message from a parent saying that the notebook had been mislaid and asking what we’d covered in the last lesson. What should their child practise that week? This put me in an awkward position – I couldn’t remember what we’d done in the lesson, nor what I’d set to practise. The whole point of the notebook was to record this. I resolved to write my own notes, but soon found that writing two sets of notes – one for my student and one for my records – was a time-consuming process: I was spending too much time writing and not enough time actually teaching. Could I take a photo of the student’s notebook each lesson? My photo library would soon become overwhelmed with photos of practice notebooks, and anyway, it was a breach of safeguarding rules to have a phone out and take photos in lessons.

My solution was to write lesson notes on a spreadsheet (you’ve probably spotted by now that I’m rather keen on spreadsheets). I add a new row for each lesson and, as you’ll see from the example below, each column covers a different aspect of the lesson.

At the end of each lesson, I email the spreadsheet to the student and their parents. This helps to keep them informed more directly than a practice notebook, which may remain buried in the bottom of a music folder and not see the light of day between lessons. It provides a record of the number of lessons given, which can be referred to when making any adjustments when invoicing, and parents can see when lessons have been missed.

Harmony Bellington		Form 7A Tooting High	Trumpet Lesson Notes		For trumpet resources, click here					
Date	Lesson no.	Warm-up	Technique	Scales	Pieces	Sight Reading	Aural	Notes	Pupil comments	Repertoire Bank (performance-ready pieces)
11.2.26	6/11	Remember to warm-up, like you do before you play sport.	Slur exercise on sheet	Arpeggios	Whole New World - read the rhythms carefully. Keep going with Trpt Vol. Revised no.2 in Jazz Tunes	Duet no.16	Rhythm games	Bottle of valve oil provided - can you transfer £10 to me please?	I practised 4 times since last lesson	Jazz Tunes no.2
4.2.26	5/11	Sheet no.2	High note exercise - lots of breath support, but don't overdo it!	C minor still not entirely fluent. Try to play this with a sense of shape and flow. New row: F minor harmonic	Trumpet Voluntary - aim for elegant, controlled trills. Choose a new piece from your Disney book		Rhythm clapping	Well done for remembering your lesson time! Listen to Trumpet Voluntary played on Natural Trumpet on YouTube	I struggled with the high notes in Trumpet Voluntary	
28.1.26	4/11	Quick warm-up - buzzing and slurs	Tonguing exercise - aim for more speed and clarity	Keep going with these	Star Wars with piano today - good work. New tune - Trumpet Voluntary	Duet no.15 also Duet no.3 transposed up a tone		Try to remember your lesson time - I had to collect Bella from her class lesson today	I forgot my trumpet lesson because I was absorbed in my art project	Star Wars
21.1.26	3/11	Sheet no.2	Slurs - glide smoothly between the notes	C minor BY MEMORY. Remember the sharps in E major	Star Wars - aim to project the sound of the start	Duet no.14	Interval singing			Trumpet Voluntary
14.1.26	2/11	Absent							Bella sent a message on Teams saying she was off school sick	
7.1.26	1/11	Sheet no.1 (on trumpet resources link)	Focus on your legato tonguing - think 'do-do-da', linking the notes in a smooth flow of air	E major BY MEMORY new scale: C minor	Jazz Tunes no.1 played with backing - excellent work.		Singing your pieces will help you focus the pitches when you play	Try to follow the pitch-shapes carefully		Jazz Tunes no.1

Reports

Many schools require either termly or annual reports. It should be noted that if you’re self-employed, a school technically should not impose this. Nonetheless, reports show that you’re a conscientious teacher. Providing a termly summary of achievements and goals should not be an onerous task, as long as you have comprehensive lesson notes, which give a progress report every lesson. Refer to your notes, list the repertoire covered, technical issues that you’ve addressed, short- and long-term plans and progress towards them. You should also mention punctuality and attendance – again, things that will have already been recorded in your notes.

Registers

Schools normally require registers to be completed electronically. This is important – schools have a duty to be able to account for a student’s whereabouts at all times. If you’re employed, the number of hours on your register may be used by the finance department to pay you – this is a good incentive to remember to fill it in. As previously mentioned, the lesson notes serve as a secondary register.

Resources

You may wish to share resources with your students, such as:

- ▶ Backing tracks – few people have CD players these days, yet many books often come with a backing CD. You may want to download these tracks and share them with your students.
- ▶ Scale sheets.
- ▶ Sheets of technical exercises.
- ▶ PDFs of pieces.
- ▶ Orchestral excerpts from IMSLP.

Do ensure that you share only legal items. Please note that it is usually illegal to be sharing backing tracks, scans of books, exam pieces or other copyrighted material, *unless the student has bought the book*.

Sending individual materials by email can be time-consuming and sometimes files are too big. It's much easier if you have an online site that students can access. If you have a website, you may consider having a password-protected page that they can visit (or, if you're happy to make your resources publicly available, and it's all legal, don't worry about the password). Dropbox is another useful tool – if you have resources stored in a Dropbox folder, you can simply share a link.

Ordering music

Don't feel obliged to order music for your students – you can put a link in their lesson notes or send an email telling them what to buy. Some private schools will order music for students and add the cost to the student's school account.

If you do buy music on behalf of your students, ask the retailer if they offer a discount (usually 10%) to teachers, MU or ISM members. You can then sell the book on to the parents at cost price, taking a small cut to cover your time and effort.

Your diary

If, like me, you juggle teaching, performing, family activities and other side-hustles, it's essential to keep your diary up to date. You don't want to get double-booked or, heaven forbid, forget to turn up to an important engagement.

I'm old-school and still use a paper diary (the MU diary is one of the perks of joining), which I carry with me at all times. I then copy everything onto my Apple calendar so I have a backup and my wife can see when I'm working.

Summary

Admin doesn't have to be arduous. Just keep everything up to date and keep a running total of payments in and out, otherwise you might end up chasing unpaid invoices from months back and have a huge panic on deadline day for your tax return. Good lines of communication are crucial, so that there's never any ambiguity about lesson times, and parents are kept fully up to date with progress. To-do lists are useful to have on your phone and can be addressed when a student is late or absent. However, it's also vital to ring-fence your time off: I don't have my school email accounts set up on my phone, so if I go for a family day out, I won't be bothered by work messages.