

# The Tool-Stack Cheat Sheet

Which subscriptions to pair, how to expense them, and the license traps to dodge — on one page.

## The core stack [START HERE](#)

TOOL	BEST FOR	PAY MODEL
<b>Envato Elements</b>	All-round library: video, fonts, templates, music	recurring*
<b>Freepik</b>	Vectors, illustration, mockups + AI	recurring
<b>Canva Pro</b>	Fast branded layouts, client handoff	one-time
<b>Adobe CC</b>	Pro software clients expect	one-time
<b>Placeit</b>	Mockups & logos, no software	one-time
<b>Magnific</b>	AI upscaling / rescue low-res files	recurring

## How to pair them

- 1 One broad library** (Elements or Freepik) covers most client work for a flat fee.
- 2 Add your core software** (usually Adobe) only if clients send editable files.
- 3 Layer specialists** (Placeit, Magnific) per-job, not as standing costs.
- 4 Cancel overlaps.** Two tools doing one job is money leaking monthly.

## License traps to dodge

- ✓ Use only assets with an **explicit commercial license** in paid work.
- ✓ Watch "personal use" freebies — they don't cover client deliverables.
- ✓ Logos & trademarks have **extra** rules; read the specific license.
- ✓ Keep a note of where each asset came from, in case it's ever questioned.
- ✓ "End product for sale" (templates, merch) often needs an extended license.

## Expense it right

- ✓ These subscriptions are a **deductible business expense** — keep the receipts.
- ✓ Annual plans usually cut the monthly cost; pay yearly once income is steady.
- ✓ Bill tools back to clients where the contract allows it.

**The 4-question test** before any new subscription: Will I use it across more than one type of work? Real commercial license? Does it replace something I already pay for? Can I cancel without losing my files? Two "no"s = skip it.

\* **Verify before relying on it:** commission and pricing terms change often; each provider's own site and dashboard are the source of truth. This guide is general information for freelancers, not legal or tax advice — confirm license terms for high-stakes deliverables and check with a professional on tax treatment. | Prepared June 2026.