FREE DIY PLAYBOOK

The Small Business SEO Budget & Hiring Playbook

What SEO really costs, what to do yourself, and how to hire help without getting burned.

- Real pricing data, sourced
- DIY vs hire decision guide
- 20 questions to ask any SEO provider

SmallBiz Marketing
Written by the SmallBiz Marketing team · smallbizmarketing.net
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Spend smart, not big

Small businesses tend to make one of two mistakes with SEO money: spending nothing and hoping, or paying for a package they do not understand. This playbook helps you decide what to do yourself, what to hire out, and how to judge whether a provider is worth it.

Chapter 1: What SEO costs

The most useful public data comes from an Ahrefs survey of 439 SEO professionals, updated in 2024. Treat these as market reference points, not quotes for your business.

Finding (Ahrefs survey)	Figure
Share of SEOs who charge a monthly retainer	78.2%
Most common monthly retainer band	$501 to $1,000 a month (20.4% of respondents)
Average monthly cost of SEO, all providers	$2,917 a month
Average for local SEO	$1,557 a month
Most common hourly rate for local SEO	$75 to $100 an hour
Average hourly rate overall	$111 an hour

Source: Ahrefs, "SEO Pricing: How Much Does SEO Cost? 439 People Polled", updated August 2024.
Read the Ahrefs pricing survey

Pricing models

Model	How it works	Good for
Monthly retainer	Ongoing fixed fee for ongoing work	Steady growth over months
Project	One fee for a defined job (audit, setup, redesign)	Fixing the foundation once
Hourly	Pay for time used	Advice, training, small fixes

> WATCH OUT
> Very cheap monthly packages often mean automated reports and little real work. Very expensive ones are not automatically better. Judge on what will actually be done each month.

Chapter 2: DIY, hire, or both?

Task	DIY friendly?	Notes
Google Business Profile setup and posts	Yes	You know your business best
Asking for and replying to reviews	Yes	Must come from you
Writing titles and descriptions	Yes	Use our On-Page playbook
Writing articles from your experience	Yes, with editing help	Your knowledge is the value
Keyword research and strategy	Partly	Worth paying for once
Technical fixes and migrations	Often hire	Mistakes are costly
Link building outreach	Partly	Time-consuming; quality matters
New website build	Usually hire	Foundation for everything else

A sensible path for most small businesses

1. Do the free basics yourself for 30 to 60 days using our Small Business SEO Playbook.
2. If the website itself is the problem (slow, outdated, one services page), fix that first.
3. Pay for a one-time audit or setup when you hit technical limits.
4. Consider a retainer only when you have a clear goal, a budget you can sustain for at least six months, and time to work with the provider.

Chapter 3: Set your budget

Work backwards from a customer

Average value of a new customer ($):

Customers per month you want from Google:

Monthly value of those customers ($):

What I can invest monthly for at least 6 months ($):

Compare the monthly value of the customers you want with what you plan to spend. SEO usually takes several months to pay back, so only commit what you can sustain while results build.

Chapter 4: 20 questions to ask any SEO provider

1. What will you do in the first 30, 60 and 90 days?
2. Which tasks are done by a person and which are automated?
3. Who exactly will work on our account?
4. Can you show results for small businesses like ours?
5. Can we speak to two current clients?
6. How do you find keywords for a local business?
7. Will you change our website, and will we approve changes first?
8. How do you build links? Can you show examples?
9. Do you buy links or use private networks? (The answer should be no.)
10. What will the monthly report include?
11. Which numbers will you judge success by?
12. How long before we should expect results?
13. What do you need from us each month?
14. Who owns the content, accounts and data if we leave?
15. Will we keep admin access to Search Console, Analytics and our Business Profile?
16. What is the contract length and notice period?
17. Are there setup fees or extra costs?
18. How do you handle Google updates or drops?
19. How do you handle reviews and our Business Profile?
20. What would you not recommend we spend money on?

Chapter 5: Red flags

- Guaranteed #1 rankings or guaranteed traffic numbers
- Secret methods they will not explain
- Buying links, link packages or "thousands of backlinks"
- Keeping ownership of your Business Profile, domain or accounts
- Long lock-in contracts with no clear deliverables
- Reports full of vanity metrics but no leads or real searches
- Unsolicited emails saying your site has "critical SEO errors"

> YOUR ACCOUNTS
> Always own your domain, website, Google Business Profile, Search Console and Analytics. Add providers as users; never let them be the only owner.

Chapter 6: Comparing proposals

Question	Provider A	Provider B	Provider C
Monthly cost			
Contract length			
Tasks each month			
Who does the work			
Reporting			
Link approach			
We own all accounts?			
References checked?			

Chapter 7: Working well with a provider

- Agree on goals and the three numbers you will both watch.
- Give them quick access to photos, reviews and your expertise.
- Approve changes to the website before they go live.
- Review the report together monthly; ask what will change next month.
- Reassess after six months against the goals you set.

FAQ

Is SEO worth it for a small business?

For most local and service businesses, yes, if customers search for what you offer. Start with the free basics so you know what you are paying for later.

Can I do SEO myself?

Yes, most of the basics. Our free DIY playbooks walk you through each part.

How long should I give an SEO provider?

Usually at least six months, with clear progress milestones along the way.

Keep going

More free DIY playbooks from the SmallBiz Marketing team:

The Small Business SEO Playbook (start here)

The Keyword Research Playbook

The On-Page SEO Playbook

The Technical SEO Checklist Playbook

The Content & Blogging Playbook

The Links & Citations Playbook

The SEO Tracking & Reporting Playbook

All free DIY playbooks

Want it done for you?

The SmallBiz Marketing team builds fast, search-ready websites and sets up Google for small businesses. Get in touch through our contact page and tell us what you need.

Get in touch