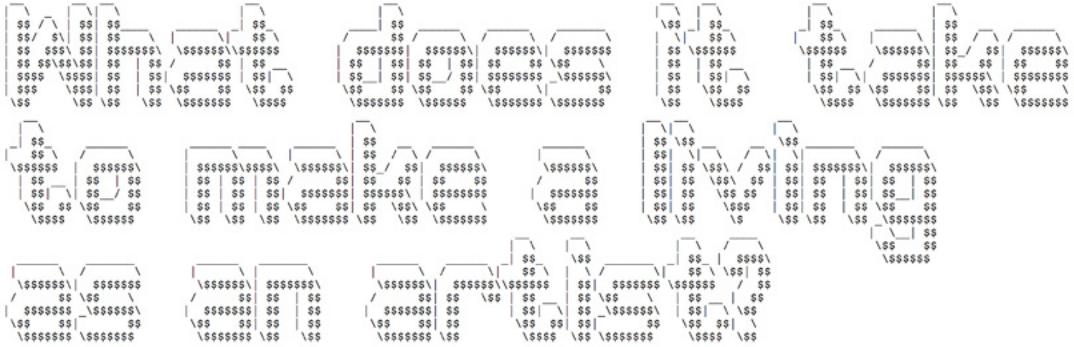


THE CREATIVE INDEPENDENT

On making a living as an artist

IN THIS ISSUE

Yumna Al-Arashi's real talk on earning money through your art, Philip Glass on getting paid for what you make, Ally-Jane Grossan on how to approach financial planning; plus working artists' insights on day jobs, selling your art, starting a creative business, and more



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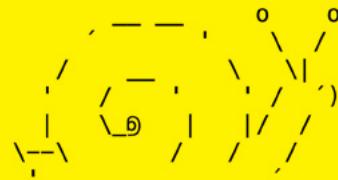
The Creative Independent is a resource.

Our goal is to feed and grow the community of people who create. We publish interviews, wisdom, and guides that illuminate the trials and tribulations of living a creative life, as told by working artists—including writers, musicians, designers, visual artists, and others.

The Creative Independent's logo is a spiral. We like spirals because they're about circling back to a core idea over time, something all creative people must do. As Julia Cameron puts it in *The Artist's Way*, "You will circle through some of the issues over and over, each time at a different level. There is no such thing as being done with an artistic life. Frustrations and rewards exist at all levels on the path. Our aim here is to find the trail, establish our footing, and begin the climb."

While our logo is a spiral, our mascot is a snail. We like snails because of their spiral-shaped shells, and because they excrete slime. The slime helps a snail glide over abrasive terrain, and also creates a map of the snail's path through time. Tracing a snail's trail makes us wonder, *Where is the snail now? And where was it going in the first place?*

What you hold in your hands now is a publication focused on **making a living**, compiled from The Creative Independent's archive. We hope it helps you glide a bit more smoothly as you forge your own creative path.



how do i
make a living
as an artist?

ANSWERED BY

Yumna Al-Arashi

VISUAL ARTIST

After spending the better part of the last 10 years trying to find an answer to this very question, I can safely say that there is no one answer.

There are, however, things I have learned along the way, and tips that can help to point you in the right direction. For one, you must treat your art as a profession and run your art-making as you would a business. You can find mentorship to help guide you, take courses on business management, capitalize on the internet as a space to promote and sell your work, or network and research the market enough to make exactly what the gallery world is looking for.

But, the honest reality is that each artist must find their own way.

The truth is, we actually do live in a time where an artist can build a financially stable career. This is because our current structures of commercial productivity revolve around visual imagery, and brands need to incorporate art into their marketing schemes to be relevant in today's Instagram-centric, "like"-driven marketplace. This fact alone leaves a world of opportunity for so many types of artists.

At the same time, a wide breadth of competition leaves room for many to be taken advantage of if we don't have the right tools or support to know where to start. Pro tip: always politely turn down jobs that won't pay you, or that offer "exposure" instead of payment for your time and labor. Not only will you be doing yourself a big favor—you'll also be helping the rest of us who would like to be paid for our work.

Now, if you are completely against participating in any commercial world, you are left with your creative work alone. This means you may need to look elsewhere to earn a living, either by having an unrelated job, or through the financial support of your family. Or, maybe you'll apply for grants, teach, or hustle to sell your own art. In the luckiest of cases, you may get some representation to help you sell your work. This is difficult, and harder to come across. Your art might not be seen as worthy by the often-elite gallery system, or your social background might not enable you to have the right access to buyers.

These options are incredibly limited, and surely are impossible to navigate without guidance. Additionally, making a living through any of these options often requires a certain financial or social privilege, which not many have.

In a world where art and other creative pursuits should be an inspiring, honest, and a direct reflection of our society, it is truly disheartening to realize that most mainstream artists come from some place of privilege. Whether it be racial, financial, social, or geographic, artists succeed not just from their skill alone, but from having the privilege to make enough sacrifices to pursue art as a full-time job. Even when you do find the right representation, it may feel as though you must sacrifice your independence and your voice as a trade for financial security. This can make you feel like you're alone, or just another piece in a system designed to exploit you for capitalistic gain.

Now, now, sweet artist. I know you may feel quite depressed after reading all this. It's hard not to. Part of these frustrations are why I'm here writing this in the first place: because I believe that these systems must change and our approaches to financial stability as artists must be more transparent.

I believe positive change comes from the transparency to know what it is that needs to change. For too long, our culture has resisted a more public conversation about personal finances. In many ways, this has enabled us to become a society that's content to embrace the outdated trope of the starving artist.

Let's change that.

We asked artists if there was any one thing that's most helped them to make a living and feel financially stable. *Here's what they said:*

"Leaving the city."

"Being dependable. Saying yes to paying gigs."

"Knowing my worth (not charging too little or too much)."

"Making smaller paintings that are quick to make and easy to ship."

"Finding a night job with good pay, which spares me time during the day for my practice."

"Dismantling the false belief that I needed someone else to sell my artwork on my behalf."

"Shameless self promotion. Being ready and able to talk about my work at any time and with any audience."

"It's important to ditch the idea of the disorganized artist. My biggest help was having business mentorship."





"Making products with my art on them. People have been far more keen to buy something wearable than just art to hang."

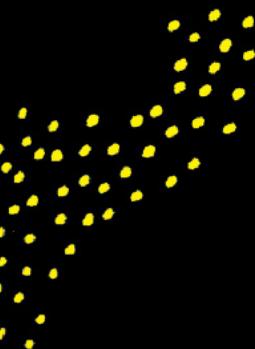
"Meeting people. Almost every opportunity I've gotten so far has been because I knew the person who made the thing happen."

"Finding a way to have multiple income sources. Not to truly rely on any one thing to bring me financial stability. Diversify."

"I lived with my parents multiple times in my 20s. I still have debt (around \$9,000 worth) but not as much as I'd have if I hadn't lived with them."

"The thing that's helped the most is sticking with it. As my experience has accrued, I've been more and more able to make income from my art practice."

We asked artists if there was any one piece of financial advice they wished they could give their past self. *Here's what they said:*



"Ask for more money than you think you deserve."

"Know that institutional approval is not enough to achieve financial stability."

"Realize that money is a tool the way a hammer is a tool, and you can't make your work without it."

"Open a Roth IRA now, even while you're making no money, and put a few dollars in every month."

"Begin selling sooner—but without the fear of breaking out of the system. The DIY ethos is great."

"Know that taking freelance work that's not directly related to your work doesn't make you any less valid as an artist."

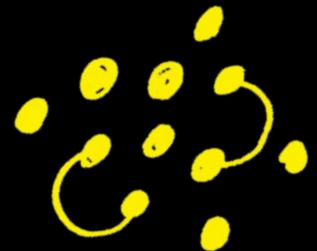


"Build up a savings buffer for slower months. Get in the habit of putting tax money aside with each payment received."

"I wish I'd known earlier that since I'll always need to keep some kind of a day job, I should have focused more on finding one that pays well."

"Trust yourself. If you get a bad feeling about someone, don't work with them. If you get a good feeling about someone, work your hardest. It pays off."

"I wish I had bet on myself sooner. I played it safe and went corporate as long as possible because I was terrified that I would fail. Now I realize that I was never going to fail."



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“There’s this romantic idea that being a full-time artist is the goal, but that doesn’t have to be the goal, or shouldn’t be necessarily. There are so many artists that are super successful that also diversify the sorts of projects they work on. It’s not shameful to be a working artist or to have other interests that you’re also pursuing in tandem with making music. It’s easy for people to think that because you’re working a job and you’re also making creative work that you’re somehow not doing it, and that’s just not true.”

Musician and curator Taja Cheek
on the benefits of keeping your day job

“Having a serious day job is good for saying, ‘No. Sorry, I have no time. I can’t do it.’ But most of the time I say no to something because I just don’t believe in what people are asking me to do. I want to keep my work feeling separate from the music industry. I don’t want to work with big labels. If someone says, ‘We’re paying you for this work, so you need to take pictures the way that we want you to,’ I know I won’t be able to do that.”

Photographer and engineer Vera Marmelo
on keeping your day job

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✍ *ON DAY JOBS* ✍

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"I imagine the security and schedule of a day job might be a relief, but I wouldn't really know. With the kind of work I do, it's generally all or nothing. I'll have weeks where I might design my own schedule and kind of float around and do what I want, and then there are crazy weeks where it's all 10-hour days, plus two hours of commuting, seven days a week—just exhaustively working to meet a deadline. All or nothing."

Visual artist Benjamin Kress

on when your freelance gigs and creative vocation are almost the same

"It's safer to go to work and have a steady paycheck and do something mindless than to put yourself out there. That's the thing about being creative: You're trying to make money off of something so deep. It can be really scary. This year, I finally decided, "You know what, I'm going to go for it and maybe spend a little bit less time doing my day job, and putting a little bit more effort with the writing." It's interesting: ever since I made that decision, opportunities for creative work have come in, and they didn't before."

Comedy writer Tamara Yajia

on having a day job

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“People are offended by the commerce of the art world. They’re like, “I can’t believe that terrible artist is making so much money, and this other great artist isn’t making any!” It’s like, well yeah, it’s terrible, but it’s also just a reality. I show my graduate students this lecture that completely depresses them where I go through these algorithms that rank artists. I show them the depressing reality which is that .01% of artists make a living at it. Then I start to show them graphs that show income distribution in the United States. Income inequality in the art world is exactly like the income inequality of the country. It reflects it perfectly.”

*Visual artist Paul Ramírez Jonas
on making work that interacts with the world*

“You have to view [starting a business] as a creative challenge. I see creativity as being constantly challenged and feeling uncomfortable and facing new tasks and new problems. I find creativity within the puzzle of problem solving and growing a business.”

*Baker and entrepreneur Agatha Kulaga
on turning your creative outlet into an actual career*

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• *ON SELLING YOUR WORK* •

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"The kind of work I was doing, before making objects that I could even sell, was all video or experimental animation. It's not easy to be in the commercial world with that kind of work. You go to an art fair, and there are maybe three booths that are showing new media work, and they don't really sell. As soon as I started to have objects, like doing 3D printing, it changed a little bit."

Visual artist Morehshin Allahyari

on making art that you don't want to sell

"Most artists are never going to have access to the commercial market that someone like Christopher Wool is in, but that doesn't mean that they're less important. The willy-nilly factors that go into market-making are so unrelated to the quality of the art. I don't know. Earning a living solely through your art is just a false marker."

Visual artist Ryan Wallace

on what it means to be a working artist

.....
* ON STARTING A CREATIVE BUSINESS *
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“Putting your whole life into something and making that the way that you make a living—as well as the way that you express yourself—can be a disaster. For a long time, I thought that was the dream. I don’t believe that anymore. I love that people support my work, but I would rather find other ways of making money.”

*Writer, poet, and podcaster merritt k
on changing your path*

“I was always a poor fit with the business world. I had a horrible job and I was useless at it. That’s kind of when the yogurt started happening. When I came up with this idea, there were a bunch of things that seemed to make it a good one. What tipped me over was when I was starting thinking about it more as a business than just a hobby. I realized that, and I guess this is important for any creative endeavor, I felt really good about failing. I didn’t feel good about the failing itself, but I realized that if it failed, I could sort of walk away from it with my head high, that I tried something worthwhile, you know?”

*Yogurt entrepreneur Siggsi Hilmarsson
on sticking to your principles*



Composer **Philip Glass** on controlling your output and getting paid for what you make

I had wonderful parents. Really wonderful people. But my mother was a school teacher. My father had a small record shop in Baltimore. They had no money to support my career. I began working early. When you get your first Social Security check, you get a list of every place you've worked since you began working. It's fantastic! I discovered that I was working from the time I was 15 and putting money into the Social Security system from that age onward. I thought it was much later. No, I was actually paying money that early.

The point is that I spent most of my life supporting myself. And I own my music. I never gave it away. I am the publisher of everything I've written except for a

handful of film scores that the big studios paid for. I said, "Yeah, you can own it. You can have it, but you have to pay for it." They did pay for it. They were not gifts.

Years ago, I was with Godfrey Reggio. He took his film *Koyaanisqatsi* to Russia and he began playing it in what they called film clubs. I said, "Godfrey, what did they pay you?" He said, "Well, they didn't pay me anything." I said, "Really? Well what's that about?" He said, "Art belongs to the people."

When my father had a record shop, we didn't let people steal the records. My brother and I were supposed to watch people when they came in and make sure they didn't put the records into their raincoats, and

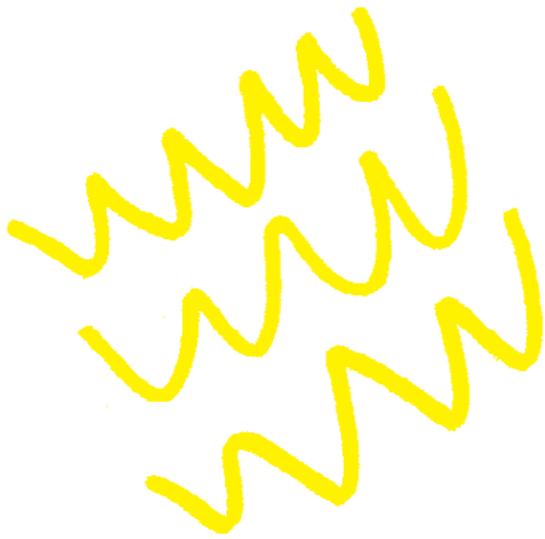
they did. I'm talking about the big 12" LPs. They would put it in their pants and then walk out the door. We were taught as kids in Baltimore that they weren't allowed to do that. How's that for a point of view?

I think subscription seems to be an excellent idea. Okay, let me pay \$40, \$50, \$60 a month and let me pick whatever I want. Good, good, good. But what happens with the \$40, \$50, \$60? Who gets that? Is that divided among the authors of the music? Does any of that money find its way into the pocket of the person who made that piece? Just follow the money—like they say in the movies. Just follow the money. See where it goes. If none of the money goes back to the person who made it, then I don't think that's a good idea.



I will not participate in subscriptions where I'm not represented. Why would I do that? In my father's record store, why would I say, "Okay, I'll tell you what. I'm gonna close my eyes and I'll count to 30 and you take anything you want and when I open my eyes just don't be in the store." We didn't play that game in Baltimore. We were told to watch the records.

My question is always, "Where is the author? Where are they in the transaction?" They've got to be somewhere in that line of where the money goes. If they aren't there, then we're back to Russia saying, "Art belongs to the people." Good idea, but who's going to feed the artists?

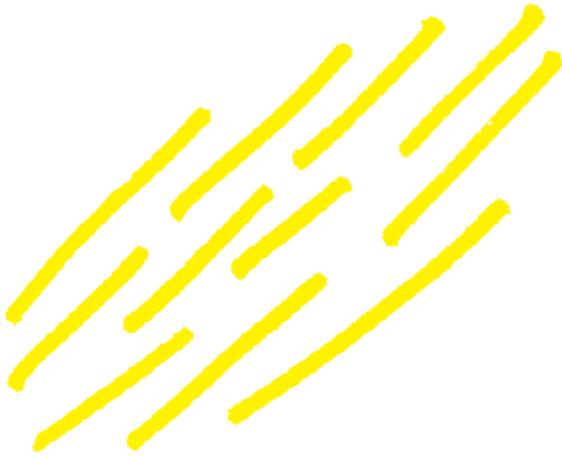




What happens, is that the artists are in a position where they can no longer live on their work. They have to worry about that. They need to become performers. That's another kind of work we do. I go out and play music. The big boom in performances happening now is partly because of streaming, isn't it? We know, for example, that there are big rock-and-roll bands that will give their records away for free. You just have to buy the ticket to the concert. The cost of the record is rather small compared to the price of the ticket. It's shifted around a little bit; they're still paying, but they're paying at the box office rather than at the record store. The money will find its way.

It still leaves the question of what happens to that woman or a man who, for whatever reason, is not able to go out and play their music? They can't earn the money to perform with it. The only way they're going to earn it is through the way people use it. That's another way. There are licenses that go to movies, that go to picture companies, and all kinds of places—fashion shows, football intermissions. I've had people take my music wanting to use it for big NBA events and so forth. I get paid as the owner of the copyright. That doesn't have anything to do with streaming. That has to do with a type of commerce that works in a different way.

It's never been easy for painters, or writers, or poets to make a living. One of the reasons is that we, I mean a big "We," deny them an income for their work. As a society we do. Yet, these are the same people who supposedly we can't live without. It's curious, isn't it? But people get inventive about how to make a living. We have collectively closed off important sources of income to composers. At the same time, composers have been inventive in finding ways of making money from their music. The survivor is surviving—but not everybody is a survivor.



I remember that event years ago with the movie clubs in Russia. At the time that was happening, I was probably still driving a taxi cab in New York. Which I did until I was 42, or so. Meanwhile, there were people all over Russia watching a movie with my music in it and I was getting nothing. Can you imagine what I think of the Communist system? I didn't think it was very good. We should honor people by paying for the work that we are enjoying.

On some level, I think subscribing is a good way. That's a system that could work. It's a question of how the income is shared. I'm not against sharing money. There are all kinds of people involved in productions and people get paid for all

kinds of things, but it should include the author. How come the author is the last one that gets paid? It's completely absurd.

Am I taking an extreme position when I think that the authors and painters should be somewhere in the distribution of the income? Is that a crazy idea?

My own company, Orange Mountain Music, is putting out the original Candyman album as an LP. I said to the guys, "Who the hell is buying this?" They said, "Oh, a lot of people. They want LPs." There's that, too. It's a rather complex situation. Some people don't care about it, other people want the object.

We're talking about a rather complex picture, in terms of a marketplace. The map would be a very complex map. One where you can't find yourself. That's not so bad. It's a complex society. We have attitudes that are formed not only by age group, but by economic background, or ethnic background. There are all kinds of influences. We can't make a simple description of what's happening.

But, in the end, that's probably what's going to save us. It's complicated to describe the typical music consumer. There are



enough people on the planet, all doing it in different ways, so that somehow you're going to make a living off of it.

When I was a kid, we sold so many Elvis Presley records, you couldn't believe it. We got these RCA records in boxes. We never even got them out of the box, we handed them over the counter. People were standing in line to buy these records. They made a fortune. You know what? **They deserved it.**

But maybe these memories are mere nostalgia, and we should just give it up [*laughs*]. Give it up already! **But you don't give up, because it's real.**

Excerpted from a longer conversation,
read the full article on
www.thecreativeindependent.com



Financial planner and podcaster
Ally-Jane Grossan on financial planning
for creative people

TCI: People have anxiety about finances, and even about talking to someone about their personal finances.

AJG: Yeah, it can be embarrassing and anxiety-inducing. It's embarrassing to get to a point where you're feeling competent and say, "Okay, I'm ready to look at my finances. I'm ready to deal with my credit card debt, or I'd like to think about investing, retirement, or whatever. I've been ignoring it for my whole life. Now it's time." You've psyched yourself up, and you've built this feeling of being ready to do it, and then you go to read something and you see a word like "diversification," and you're like, "Ah, I have no idea what that means."

I think creative people are much more likely to get scared by that; it's just so overwhelming, and it's easier to just retreat. If you come across one word that scares you, and then you go to look it up, and then five other words pop up that you don't know, you're just going to shove it to the side and wait till next tax season to freak out about it all over again.

TCI: Did you see that headline going around, "By the time you're 35 you should have saved twice as much as your annual salary?"

AJG: You know, there're so many rules of thumb and platitudes like that. That one I'd never seen before, but I've

generally seen, “You should save your whole salary by 30, then five times by 40,” and yeah, if you think you’re doing well and then you see something like that, and you’re like, “Well, I only have \$5000 in the bank,” you’ll immediately think you’re a failure. But you’re not.

We do have clients that are like, “I’m anxious, I don’t know what’s happening, I feel broke. I’m so sick of living paycheck to paycheck. I don’t understand. I’m making more money than I ever have, yet I still feel broke.” So yeah, I hate those rules of thumb. They’re useless. They’re just headlines.

TCI: What are some common things you advise people to do, that they can fix fairly easily?

AJG: The easiest one is to reduce your tax bill and save for the future at the same time. We find that people who are self-employed or artists working freelance may have a lot of cash sitting around, and they’re paying a lot of taxes, because they’re paying self-employment taxes. **The easiest fix is to start saving into retirement, because you get tax breaks for that.** So if someone comes to us and they haven’t paid any taxes in the year and they’ve made \$100,000, they’re

going to have a huge tax bill, and one way to reduce that is to squirrel some of it away into a self-directed IRA or a solo 401k.

Another easy one is just tracking your expenses. It’s painful. You have to shame yourself every time you buy a coffee or go to the doctor or do anything, but **I recommend everyone start tracking your expenses, for 30 days at least, just to have a sense of where your money is going.** Whether you want to reduce those things or not, you just get to know yourself better and you start to have a better relationship with money leaving, which can in turn create a better karmic loop for money coming in.

TCI: People hate to think about this kind of thing.

AJG: Yeah. I would love to make talking about money and saving money cool again, and interesting, because it’s boring. When you think of people who talk about money, they’re bankers and stockbrokers who are obnoxious and aren’t really contributing anything positive to society.

But with creative people, like you said, it just kind of comes with the territory, like, “Oh, I’m an artist, I can’t even deal with

my finances.” But I think it’s so important to just have a little bit of an idea, because you’ll be protecting yourself. So, yeah, just start talking about it with people in your community. That’s the first step.

TCI: I imagine you get people coming to you who need a plan to figure out how to quit their job and focus on their creative work. What do you tell them?

AJG: It’s all about what you want to be spending your time doing. I would first ask them a series of questions: How much you have saved, and what’s your income? Are you happy with your current living situation? If you could be doing anything else right now, what would it be? What does retirement look like to you?

If you think about your finances based on goals, the numbers can come later. So, if you want to be doing art full-time or making podcasts full-time, we can come up with a plan that says, “This is how much money we’re going to need to make doing that, or this is how hard you should work and this is how much overtime you should take now, just so you can have a savings pot built up to sustain you.”

TCI: Taking control of these things is ultimately punk—you’re taking control of your life.

AJG: Yeah, it is punk. It’s punk to empower people, and that’s what I see this as. If I can help one person a day think about how they can make \$10,000 more next year, to make their art possible, that’s cool.

Anything that we tell people to do is not some secret that we learned at school.

Getting your finances in order is very, very basic. There are certain things you do, you know? The number one thing is to make sure that you have enough cash saved in the bank so that if something really bad happens tomorrow, it won’t ruin your life. That’s the basic rule everywhere.

We’re not doing anything wildly complicated or secretive, it’s just being able to reassure people that it’s going to be okay, and that what you’re doing right now is not wrong if you just add these other things in. You could reach your goals faster than you ever thought. A financial plan is basically to make sure as things change in your life you’re always okay, and your future is always intact.

Right now, the biggest challenge facing this country financially is student loans. I've been reading about how the average student loan debt is around forty thousand dollars a person per four-year degree program. Student loans are overwhelming, and just part of the puzzle for a financial planner. People think "Oh, I don't need a financial advisor because I'm in debt. I need a million dollars to have a financial advisor." **If you're not making that much money and you have sixty thousand dollars in student loan debt, it's not the end of the world. It's not a death sentence.**

A lot of people come to us, tail between their legs, and say, "I forgot to pay my taxes last year. Do I owe the IRS \$200,000?" "No, you owe a small penalty on the money that you should have paid them. It's going to cost you a couple hundred dollars for us to do it for you, but it's not the end of the world." **Shifting the financial conversation from panic to serenity is my goal.**

Also, creative people tend to think in extremes and absolutes. We're not practical. Losing a job or losing out on a contract that you were really excited about can actually feel like the end of the world. People apply that to their finances. **Realizing that you**

haven't contributed to a retirement account and you don't have twice your salary saved at 35, you might think you're a failure, that you're gonna be poor, that you're gonna die alone and broke. But that's not true. There are lots of things you can do.

Excerpted from a longer conversation,
read the full article on
www.thecreativeindependent.com



Ally-Jane Grossan's five financial things she wishes she'd done at age 21:

I wish I had taken the time to understand the concept of compound interest. Albert Einstein is said to have called it the eighth wonder of the world.

I wish I had read *The Simple Path to Wealth* by JL Collins. Investing in stocks and mutual funds can be extremely intimidating, but Collins breaks down a strategy that's easy to follow.

I wish I had started putting \$100 a month into a Roth IRA as soon as I had income. If I had started at age 21, I'd now have almost \$15,000 saved up.

I wish I had shared my fear of debt and my embarrassingly low salary with friends, family, and significant others. Knowledge is power, and because talking about money is so taboo, a lot of people feel unnecessarily alone in their financial fears.

I wish I had ditched the bank account I opened with my parents sooner, and had instead found a different bank with a cash bonus just for signing up, no nasty overdraft fees, and a high-yield savings account (say 1.6%) instead of the 0.01% most of us earn.

How to make a budget

Excerpted from *An artist's guide to financial planning*
by financial planner Lewis Weil

Financial planning is about feeling financially secure, so you can feel free. Having financial success means being free to make choices based on your passions, and not out of economic necessity. You can be free while making relatively little if you plan carefully—it all starts with a monthly budget.

In my experience, most people end the month with nothing left in the bank and are often reaching for credit cards. If you're already in a position where you save money reliably, congratulations—you're ahead of the game. If you aren't, it should be your first goal. Don't worry about investments, credit card points, cryptocurrencies, or anything else yet. Getting your monthly budget under control is how to build security and freedom.

A 50/30/20 budget is based on three simple categories:

- **Obligations:** how much you have to spend (50% of your income)
- **Discretionary:** any time you pay for a thing out in the world (30% of your income)
- **Savings:** the money that you don't spend each month, which is building up your financial security (20% of your income)

To get started setting a monthly budget, add up all the costs of your recurring monthly expenses. This includes costs like rent, utilities, phone bill, metro, insurance, internet, etc. These are your obligations, i.e. the things you have to spend money on. Ideally this amount is no more than 50% of your income. Notice I said "ideally." It's not uncommon for me to see people who have 100% (or more) of their income going to obligations. While realizing this sucks, it's better to know than not to know. But: if you are over 50%, it's time to start looking for ways to increase your income, and bring down your expenses.

After taking care of your obligations, 20% of your monthly income should be going towards savings, i.e. your own financial security. The first priority with saving money is building up an emergency fund. No matter how small the amount, having some money in the bank that is yours is a success, and will give you some flexibility should you need it down the road.

The second priority as you work to save money is to pay off any high-interest debt that might be holding you back (debts with interest rates over 5% would count as "high-interest"). Most people don't

know what the interest rate on their debt is, and meanwhile, those negative interest rates are digging them into a deep financial hole. By paying them off quickly you'll be doing yourself a big favor.

To make it all easier on yourself, set up automatic transfers (any online banking service should allow you to do this). Every month, have your bank automatically transfer money to your savings account, and automatically transfer money to your dedicated discretionary account (probably your debit account). This way you won't spend money you don't have to spend. Once you've done that, really the main thing you need to do is keep an eye on your discretionary spending. Keep that up, and you're doing great.

For more tips on financial planning for artists, read Lewis Weil's guide to financial planning for artists on thecreativeindependent.com.

50/30/20 BUDGET

\$ 2,000
MONTHLY
INCOME

(CHECKING
ACCOUNT)

SAVINGS
\$ 400

(Ideally 20% of income)

- Debt repayment
- Emergency fund
- Retirement investments

OBLIGATIONS
\$ 1,000

(Ideally 50% of income)

- Bills
- Rent
- Recurring payments

DISCRETIONARY
\$ 600

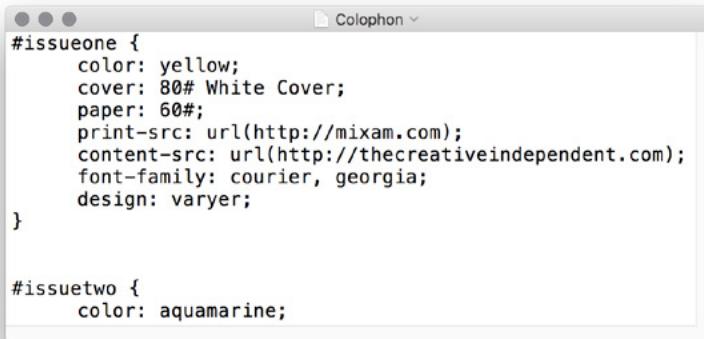
(Ideally 30% of income)

- Food
- Transportation
- Wants

illustration by Qiong Li

APPENDIX

NAME	HTTP://THECREATIVEINDEPENDENT.COM/	VOL/PG
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