



GET STARTED

YOUR MONEY
YOUR LIFE



THE BUSINESS OF SELLING YOUR ART

THE
CREATIVE
ISSUE

Are you wrapped up in the written word? Passionate about painting? Fired up for photography? Depending on your skill set, you can use your creative passion to earn extra income (or even a career one day). However, making money from your art sometimes comes at a price.

Here's a heads up on common costs for young creative entrepreneurs:

\$ SERVICE FEES

Online marketplaces like Etsy let designers, photographers and others sell their items. But many websites charge sellers a fee for using their service, as well as a fee for every transaction. Consider these costs when setting the price for your art.

\$ CONTEST SUBMISSION FEES

If you're submitting your artwork, poem or other creative piece to a contest, watch out for submission fees. Is the up-front cost worth it, even if you don't win?

\$ PROFESSIONAL FEES

Be wary of any agent or talent scout that promises to make you rich in exchange for a big fee. Real professionals won't demand payment up front.



PRACTICE MAKES PERFECT PRO TIP: THE BEST WAY TO MAKE MONEY FROM YOUR ART? MASTER IT!

HOW MUCH CAN YOU MAKE FROM MUSIC STREAMING?

Streaming is an easy way for aspiring musicians to share their music with the world... but does it pay? Check out these facts about the most popular streaming service of all—Spotify:

\$0.006 to \$0.0084

Average pay-out per stream to most artists (i.e. you)

\$425,000 per month

Pay-out to artists with a "global hit album"

\$2.1 billion

Spotify's 2015 revenue

The takeaway?

Unless you're an international success, the best way to make money from your music is to do it the old-school way: **play shows and sell your music on websites like CD Baby.**

[Sources: Time.com, musicbusinessworldwide.com, Spotify.com]

CREATIVE TEENS MAKING A SPLASH WITH THEIR PASSION



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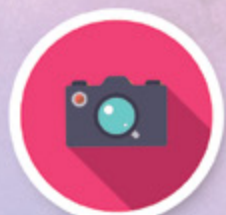


Isabella Rose Taylor > 13 > Fashion Designer

At just 13, Isabella recently received her own runway show during New York Fashion Week AND launched a juniors line with Nordstrom.com.

Bea Miller > 17 > Singer

After competing on season two of The X Factor, Bea landed a big record deal and recently toured with Selena Gomez.



Kelvin Yuen Sze-lok > 19 > Photographer

In 2015, Kelvin photographed his native Hong Kong, and won first place in the youth category of National Geographic's international photo contest.