

STAGE 1

Wait... I Got Paid?! \$0 – \$2K/MONTH

What's Happening:

- Landing first brand deals
- Learning how pricing works
- Income is very inconsistent

Financial Priorities:

- Set up LLC to protect yourself
- Separate personal & business spending
- Spreadsheet tracking of income & expenses
- Save ~30% for taxes in separate account

BIG MISTAKE CREATORS MAKE:
Spending everything because it feels like “extra money.”

STAGE 2

This Might Work \$3K – \$6K/MONTH

What's Happening:

- Turning your hobby into business
- Content production increases
- Repeat brand deals

Financial Priorities:

- Track business write-offs
- Open a business bank account
- Set up High Yield Savings account for taxes
- Build a 3 - 6 month income buffer

BIG MISTAKE CREATORS MAKE:
Tax shock because they didn't save enough.

STAGE 3

Real Creator Business \$7 – \$20K/MONTH

What's Happening:

- High volume of brand work
- Agencies start reaching out
- Hiring help

Financial Priorities:

- Be sure you are paying quarterly taxes
- Consider setting up an S-Corp
- Start saving excess income
- Set up retirement accounts

BIG MISTAKE CREATORS MAKE:
Lifestyle creep.

STAGE 4

Creator CEO \$20K+/MONTH

What's Happening:

- Retainers and repeat clients
- Audience monetization
- Speaking | Coaching | Consulting

Financial Priorities:

- Multi-state tax filing
- Document gifts received and travel
- Adding children to payroll (*if possible*)
- Long-term wealth planning

BIG MISTAKE CREATORS MAKE:
No strategy to make their money work for them.