

**🕒 Tax Time Bomb**

You spend brand deal money as it hits your account and hope there's enough left for taxes.

*Reality:* Many creators face surprise tax bills of \$5k–\$30k simply because they never set up a tax system.

*Fix:* Move ~30% of every payment into a separate savings account the moment it arrives.

**👁️ 1099 Blind Spot**

You assume your income is whatever shows up on year-end tax forms.

*Reality:* Brand deals, affiliate income, and creator fund payouts sometimes don't generate 1099s, but they're still taxable.

*Fix:* Track all income across every platform, not just tax forms.

**💰 Messy Money**

Business spending and personal spending are mixed together.

*Reality:* Mixed accounts make deductions harder to find and make it nearly impossible to see your true profit.

*Fix:* Use dedicated business accounts and keep your finances clean.

**📄 Outgrown Systems**

Your income went from \$1k months to \$20k+ months, but your system is still a Google Sheet.

*Reality:* Many high-earning creators still operate with hobby-level financial systems.

*Fix:* Upgrade to financial planning and bookkeeping that scales with your business.

**⚠️ Feast or Famine Stress**

Big months feel amazing. Slow months feel terrifying.

*Reality:* Platform volatility becomes a personal financial risk without reserves.

*Fix:* Build a 3–6 month business buffer to stabilize your income.

**👤 Contractor Problem**

You're paying editors, assistants, or coaches without collecting a W-9 first.

*Reality:* Not sending 1099s to contractors can lead to IRS penalties and tax headaches.

*Fix:* Never send payment until a W-9 is on file.

**❓ Unkown Profit**

You know your revenue... but you don't actually know what you keep.

*Reality:* Revenue is all your income. Profit is what you keep after expenses. Profit is what really matters.

*Fix:* Review a monthly profit and loss statement so you know when you can safely spend, save, or hire.

**QUICK SELF-CHECK**

*How many of these apply to you?*

**0–2 Red Flags:** You're in good shape — keep building strong systems.

**3–4 Red Flags:** Your finances probably need some structure.

**5+ Red Flags:** It's time to upgrade your financial infrastructure.

- Managing the “money side” of a creator business can quickly become overwhelming.
- We help creators build the financial infrastructure behind the brand including taxes, systems, investing, and long-term wealth.

**SO YOU CAN STAY FOCUSED ON CREATING.**

**BOOK A “NO STRINGS ATTACHED” CALL TODAY**

[creatormoney.com](http://creatormoney.com)