

Budget is NOT a four-letter word!

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By Kathy Gulrich

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Okay, here goes. Just about everything you'll ever need to know about budget, right here, in three sentences:

Start with all the money you have coming in (your job, selling your work, your rich uncle, etc.). Subtract all the money going out (art supplies, car payments, mac and cheese, etc.). What's left is your profit.

If your profit is enough to live on, fabulous! Skip right to next month's article....

If your profit covers all your art costs (canvas, paper, paints, classes, etc.), congratulations! You're breaking even.

If your profit is ... uh ... a NEGATIVE number ... you've got a bit of work to do. But it IS pretty simple. And I'll show you exactly what to do.

But first, let me give you a little incentive to follow through. Here are seven ways a budget can help you become a better artist – AND sell more artwork:

1 – YOU'LL BE MORE FOCUSED ON YOUR ART. If your attention is on how much money you need – or how much money you don't have – it's not on your art. So do a budget. You'll see right away how to improve your financial situation. And that'll give you much more free attention for your art.

2 – YOU'LL HAVE THE TOOLS TO CONTINUE WITH YOUR ART AS LONG AS YOU LIKE. If you're spending more than you're earning, it won't be long before you run out of money to pay for your art. A budget will show you changes you can make – NOW – so that you'll be able to support your art in the future.

3 – YOU'LL VALUE YOUR WORK EVEN MORE. The price you put on your artwork defines your income (the money coming IN from your art). Understanding your budget will help you price your work in a way that'll support you as an artist.

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4 – YOU'LL NEVER DISCOUNT YOUR WORK. There are lots of reasons that you should never discount your work. Your budget is yet another! Once you see how important every dollar is to your profit, it'll help you stick to your prices – no matter how persistently someone haggles with you. (To learn more about why you should never discount your work, check out the article "How much? You decide," here.)

5 – YOU'LL IMPRESS YOUR BUYERS AND COLLECTORS. When you have a budget (the basis of your art business plan), you'll be more professional. And that's pretty impressive to collectors! Just see how your sales increase once you start handling your art career as a business, rather than a hobby.

6 – YOU'LL HAVE A MUCH NEATER STUDIO. I know this sounds like a stretch. But it's true! Here's

why: First, you'll think long and hard before you run out and buy a bunch of new paints ... or that cool neon paper ... or anything else that you don't really need.

But that's just the half of it. You'll take a good look around to see what you already have ... BEFORE you head to the art supply store. The result? More money in your pocket, and less stuff to find room for in your studio!

7 – YOU'LL BE MORE REAL – WITH YOUR ART, WITH YOUR LIFE. Let's face it, totally ignoring your financial situation doesn't do anything for your art. And it sure doesn't make things easy for people around you. So come on, just do it!

It's not really that hard (I promise...).

Most people are pretty good at the 'money coming in' part, so I won't say much about that. All you need to do is keep track of how much money you earn each month (job, gifts, artwork sales, etc.).

I'm willing to bet, though, that you're NOT very accurate about how much you spend. So here's the plan:

Starting today – and for at least four weeks, every day – write down every penny you spend. Yep, EVERY penny. From your morning newspaper, to your new canvas, to the new pair of sandals you just couldn't live without. (It may help to buy a small spiral notebook for this. And yes, the price of the notebook gets written down, too!)

Also, every time you get a bill (telephone, rent, etc.) over the next month, save it.

Pretty easy so far, right?

Here comes the interesting part. At the end of the month, take a look at some of the 'small' things you're spending money on.

Say, that \$1 cappuccino you have every morning to get you going. Couldn't you go a lot further on the \$365 you'd save – every year – if you had coffee at home instead? (Hmmm. Three cappuccino-less

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years and you could save, let's see, more than a thousand dollars....)

Take a look at all the places you could save – WITHOUT having to change your lifestyle. For example, magazine subscriptions for magazines you don't have time to read. Framing that you usually send out, that you could easily do yourself. A cell phone plan with way more minutes than you ever use. Get the picture?

Just thinking about how you're spending will help you spend less. Guaranteed. So go for it! In fact, have fun with it!

And maybe one day soon I'll bump into you at some fabulous little restaurant that costs about half as much as the one we used to go to!

Award-winning New York City artist Kathy Gulrich specialized in helping other artists be successful, too. Sign up for her FREE smART business e-newsletter for artists at:

http://www.smARTbusinessCoaching.com/newsletter_html

F-E-A-R in the Job Search!

By Marilyn J. Tellez, M.A.

Fear in starting a job search is a four letter word! Like any other four letter word, the word itself can create more fear, and some– times self–loathing!

Look at the fear when it applies to a job search. Fear of others. Fear of change. Fear of rejection. Fear of being seen as inadequate. Fear of taking action, (procrastination in disguise).

By looking at the fears expressed, they revolve around failure. It is not failure in the person looking for a job, it is failure to take action. Looking carefully at number 5, it is easy to understand that a lack of action is the root cause of most failures in the job search.

It is often better to do SOMETHING to help oneself, than do nothing at all. Job search mistakes are not fatal. Fear keeps all of us from progressing.

SMALL action steps, like finding someone to talk to is better than letting the four letter fear word from taking over your life!

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Does this Headline "Grab" Your Attention?

10 Easy Spelling Rules to improve your spelling by 100's of times!

Are You Afraid Of A Budget

Awesome Alliteration

My Online Friends – Dating Website Script

The Classified List

Over 185 Delicious Italian Dishes

Money Making Flashy Designs in a Box

The Ultimate Ad Tracking Tool



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