



BEYOND THE NOTES

BUSINESS & MARKETING

CO-PRESENTERS NAMES
HERE

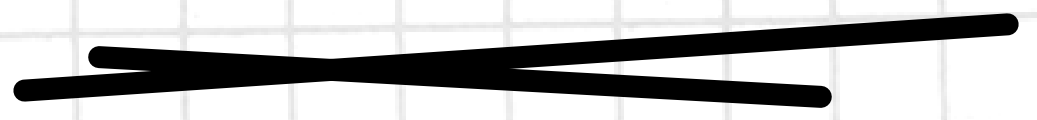


- THE PROFESSIONAL OPPORTUNITIES ARE DIFFERENT THAN THOSE YOU HAVE AS A STUDENT
- SMART FINANCIAL DECISIONS ARE CRUCIAL FOR FREELANCERS



PART 1

CAREER PATHWAYS



FREELANCING LIFE

A CAREER IN MUSIC OFTEN MEANS A LOT OF DIFFERENT FREELANCING JOBS INSTEAD OF ONE STANDING GIG

Possible income streams

- Jazz big bands or combos
- Wedding bands/cover bands
- Playing with a blues band, rock band, indie band, reggae band, jam band, etc.
- Pit orchestra work for musicals
- Private teaching
- Music ed. (sectionals, clinics, workshops, etc.)
- Composing and Arranging
- Transcription
- Session work
- Short-term tours

Exceptions

- Military bands
- Broadway pit orchestra touring
- Long-term tours (i.e. Glenn Miller Big Band)
- Cruise ship gigs
- Symphony position (for classical musicians)
- Band Director position at a school



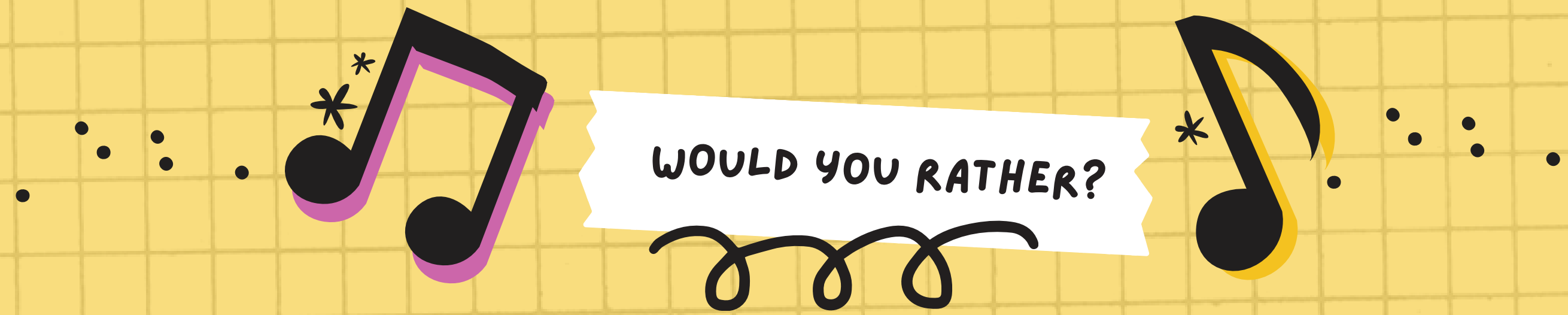
LET'S PLAY WOULD YOU RATHER!



INSTRUCTIONS



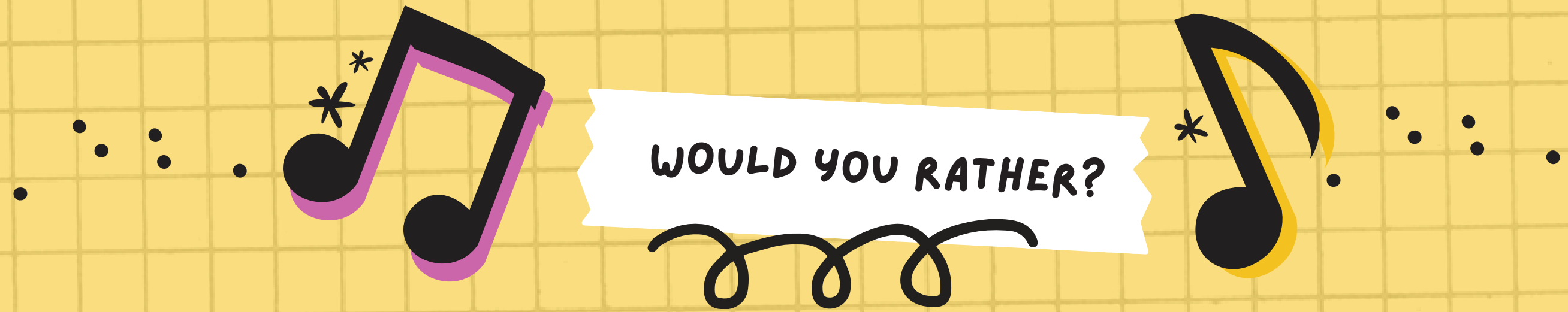
1. WHEN WE SHOW A WOULD YOU RATHER SLIDE, MOVE TO THE SIDE OF THE ROOM THAT CORRESPONDS TO WHICH OPTION YOU WOULD CHOOSE
2. DISCUSS WITH THE PEOPLE IN YOUR GROUP WHY YOU CHOSE THAT SIDE



**PLAY IN A
COVER BAND**

-or-

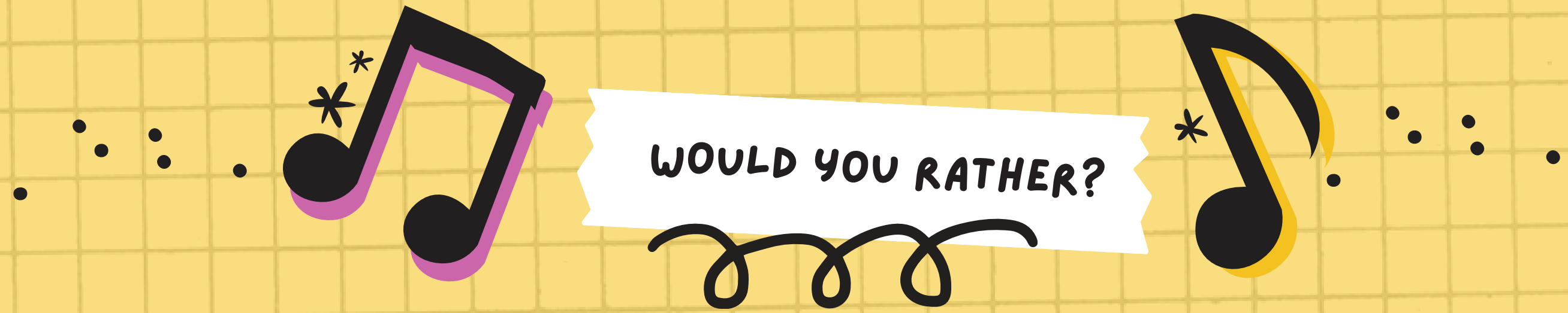
**PLAY IN A PIT
ORCHESTRA**



**TEACH PRIVATE
LESSONS**

-or-

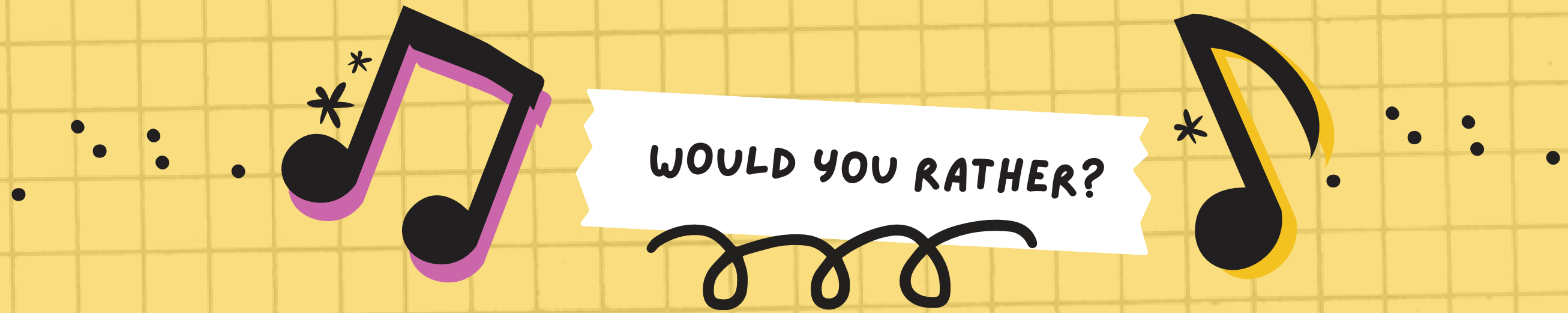
**TEACH
ENSEMBLES**



**GET PAID TO
ARRANGE**

-or-

**GET PAID TO
COMPOSE**



TRANSCRIBING

-or-

OTHER



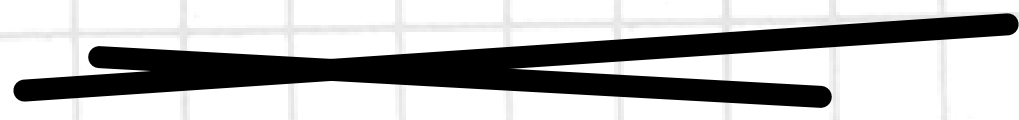
TRYING IT OUT?

- YOU DON'T HAVE TO WAIT TO SEE IF YOU LIKE THESE FREELANCING GIGS
- ASK TO BE A STUDENT HELPER IN YOUR MUSIC CLASSES OR FIND A STUDENT TO START TEACHING LESSONS TO OR SHADOW YOUR TEACHER IN A PIT, ETC.



PART 2

FINANCES



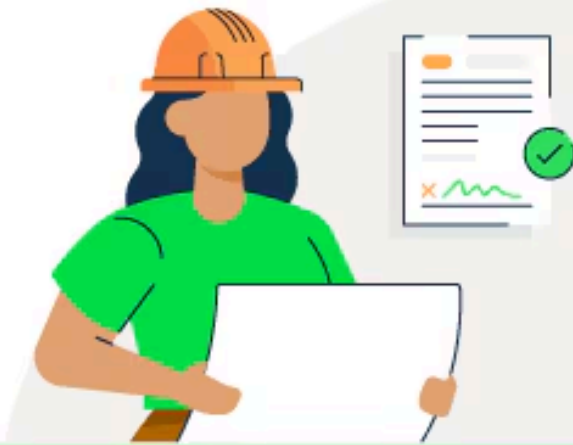
CONTRACTS AND INVOICES

- **CONTRACTS ARE TYPICALLY FOR HIGH PAYING GIGS WHERE YOU'D WANT A CONTINGENCY PLAN**
- **INVOICES ARE ASKED FOR MORE FREQUENTLY FROM ORGANIZATIONS**

ACTIVITY: USE THE INVOICE TEMPLATE SENT TO YOUR EMAIL AND EDIT THE PERSONAL INFORMATION TO MAKE A TEMPLATE FOR YOURSELF



1099 contractor vs W-2 employee



1099

- Worker decides when, where, and how work is done
- Worker uses own tools, expenses; risk of profit/loss
- Temporary, project-based; not a core part of business
- Worker pays all self-employment and income taxes
- Does not receive benefits like health insurance or vacation



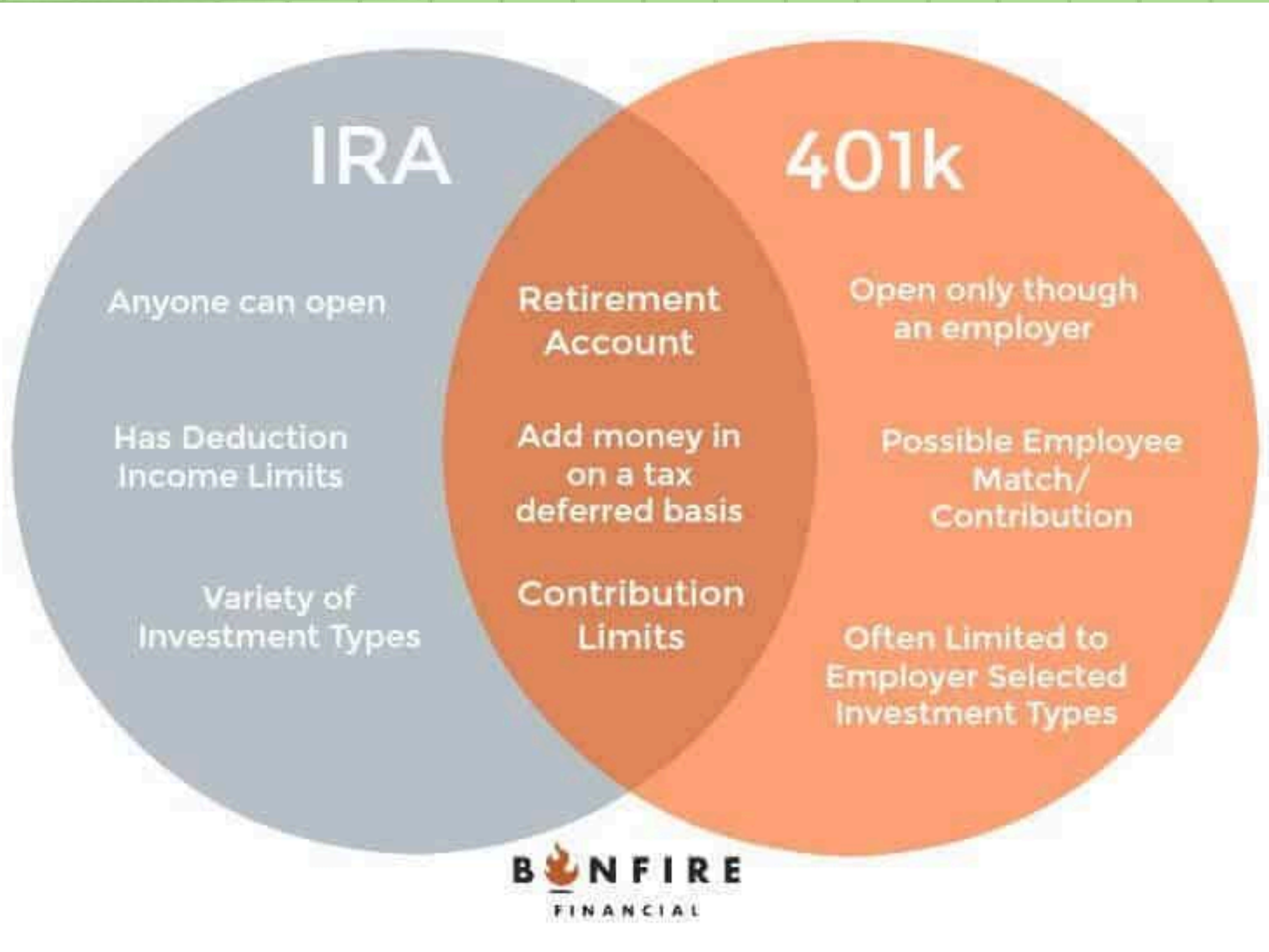
W-2

- Business controls when, where, and how work is done
- Business provides tools, expenses; no profit or loss risk
- Ongoing, permanent relationship; core part of business
- Employer withholds income, Social Security, and Medicare taxes
- Receives health insurance, paid time off, and retirement

TAXES: W2 vs. 1099

- For freelancers, no money is taken out for benefits or taxes, so you have to budget to pay taxes quarterly or yearly
- Even if your employer doesn't send you a 1099, you still need to record any payment you've received from playing for tax season
- Don't forget to also keep track of your musical expenses for tax write-offs

RETIREMENT: 401K VS IRA



- Roth IRAs vs. IRAs
 - Taxed before vs. taxed after
- The earlier you start, the better! The more time it has to grow, the more money it will yield.

HEALTHCARE: OBAMACARE

- Since freelancers are self-employed, health insurance isn't provided by an employer.
- Because of this, really the only option for insurance is through the Marketplace, otherwise known as Obamacare. The Affordable Care Act has thankfully made affordable insurance actually possible for freelancers. Unfortunately we don't know what will happen with that at this time, so a lot is up in the air.

What Benefits Does the Affordable Care Act (Obamacare) Cover?



HOSPITALIZATION
SERVICES



AMBULATORY
SERVICES



URGENT &
EMERGENCY CARE



PRESCRIPTION
MEDICATIONS



MATERNITY &
BREASTFEEDING
SUPPORT



LABORATORY
SERVICES



PREVENTATIVE &
WELLNESS BENEFITS



MENTAL HEALTH &
DRUG ABUSE SERVICES



PEDIATRIC SERVICES
(INCLUDING DENTAL &
VISION CARE FOR KIDS)



PART 3

SELF-PROMOTIONAL TOOLS





- SELF-PROMOTIONAL TOOLS ARE NECESSARY SO THAT PEOPLE CAN FIND YOU, BUT WON'T GET YOU GIGS ON THEIR OWN
- SELF-PROMOTION IS A SKILL YOU'LL NEED FOR COLLEGE APPLICATIONS

PROMOTIONAL TOOLS

- Business cards
- Resume
- Website
- Facebook
- Instagram
- Youtube
- Headshots
- Videos of your playing

ACTIVITY: MAKE A SPREADSHEET OR GOOGLE DOC AND RECORD ALL YOUR CURRENT MUSICAL ACCOMPLISHMENTS

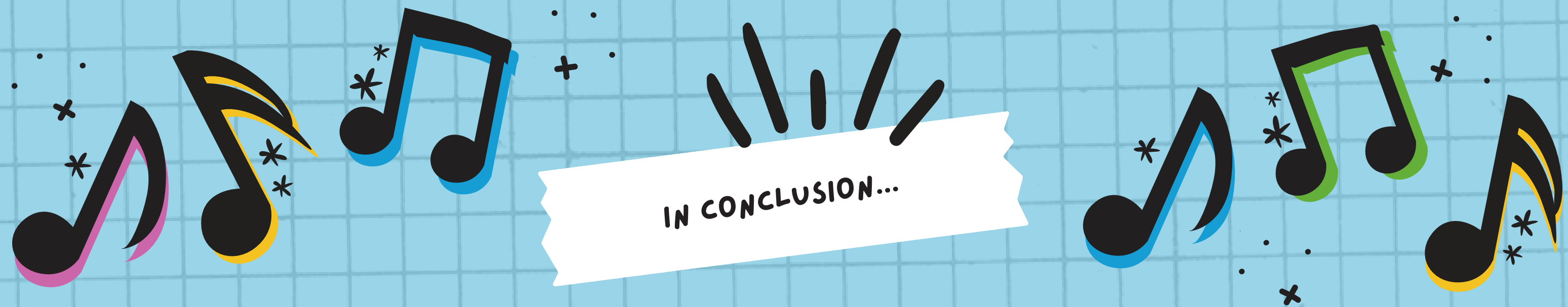
EXAMPLES!

- CPS International jazz festival (2023, 2024, 2025)
- Played with Camille Thurman, Tanya Darby, etc.
- Masterclasses with Endea Owens, Frank Vignola, Jerome Jennings, Fred Hirsch, Sean Jones
- Any gigs that you've played
- *Local* Essentially Ellington awards

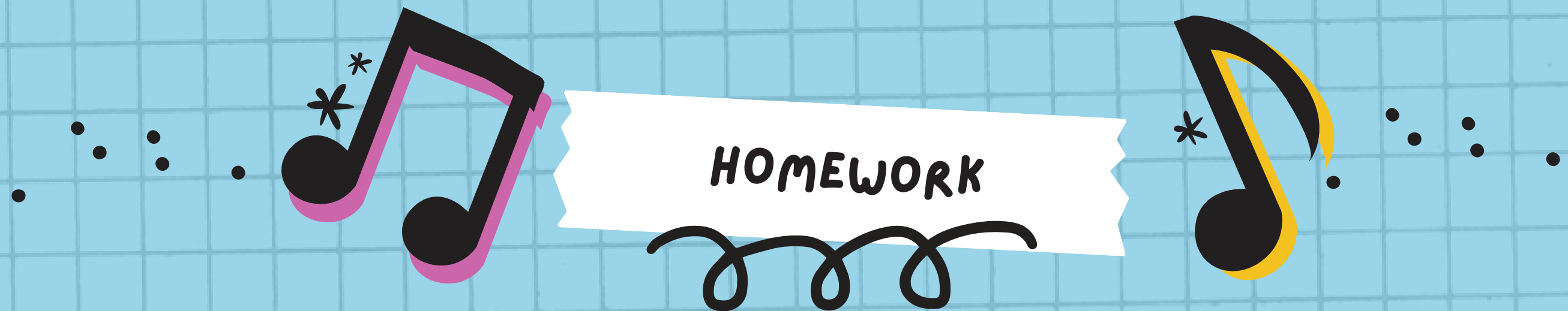
WRITING COPY

- “Writing copy” is the act of writing something for advertising purposes, like writing a bio for an event.
- The best way to learn how to write copy is to look at examples of other musicians’ bios and event descriptions.
- Don’t be afraid to hype yourself up, that’s the point. Just don’t completely oversell yourself - there’s a difference between embellishing and just lying.

ACTIVITY: WRITE A BIO FOR YOURSELF BASED ON THE EXAMPLES PROVIDED (THIS WILL BE USEFUL FOR RESUME SUMMARY AND COLLEGE PERSONAL STATEMENT)



- A CAREER AS A MUSICIAN IS MADE OUT OF VARYING FREELANCING JOBS
- TAXES, RETIREMENT, AND HEALTHCARE ARE MORE COMPLICATED FOR FREELANCERS
- PROMOTION IS A SKILL YOU CAN DEVELOP
- PROMOTIONAL TOOLS ARE MORE ABOUT BEING FINDABLE AND GETTING AUDIENCES AT YOUR GIGS THAN GETTING GIGS



PRACTICE METHODS:

Bring a practice journal

(or someplace where you wrote down what you were going to practice before you practiced)

JAZZ THEORY AND EAR TRAINING:

Show your progress on one of the ear training apps

OR

Transcribe three choruses of the blues or one chorus of a 32-bar form

AUDITIONING & SUMMER PROGRAMS

Pick a program(s) and work on your audition!



AND THAT'S A WRAP.

WELL DONE!

