

Episode 5 (FREELANCING) Start

{Intro Music}

This is the Institute for Music Leadership

(Play underneath intro)

Blaire: Alrighty...

Stephen: hello.

Blaire: Hello!

Stephen: Let me just make my volume at a level for human years... great.....How are you?

Stephen: Welcome to another minisode with Blaire for *Create. Inspire. Lead.* I'm Stephen Biegner. So, we actually had come up with so many questions for Blaire that we needed to break up the interview into two separate sessions. And we've managed to get through the first interview, so this and all the upcoming minisodes are from round two. In general, the questions for this interview were a little more contained, so a lot of the upcoming shows for this series will be even shorter than we've been making them. I know we went a little long on the last two so-called "minisodes." But the first topic in this session is one that's sort of loaded, and contains a lot of information. And that topic is: freelancing. And it's tough because it can make up the entirety of your career, a small part, a big part, some of you may never freelance in your life. But chances are, most of you will, and there are some essential skills you will need as a freelancer. We asked Blaire to try to narrow it down to the top three skills you'd need as a freelancer.

Blaire: Hmm. Good question. OK. The first skill, if you want to be a serious freelancer and not someone who just, you know, does it every so often and so forth, is good organization. And in this mindset, you are the one running your own calendar. You are the one understanding what you would accept for a gig and what you wouldn't, except for a gig, like how far you would travel. You are the one figuring out what music you're going to be having to play. So, you know, how much practice time you have to squeeze in there. And so organization's pretty key to that.
(cut)

Stephen: Really - be organized - whatever that means to you. There are apps you can use, maybe you like to write things down, maybe you have a separate freelancing calendar - whatever. As long as you understand your system and stay on top of it, you're golden. Because not being organized is a sure way to tick people off and not get hired again.

Blaire: I've even hired freelancers and they show up and they're in a different state at that same exact time instead of being where they need to be with us and completely, you know, had an issue and didn't even think about it and didn't even apologize or even see that that was an

issue. And I'm like, now we're high and dry and big name people were there. So you really want to be organized. Everything is all situated and you don't have any questions about that.

Stephen: And listen. Mistakes happen. Sometimes, you put down that a rehearsal is on Saturday, and it's actually Friday. Or you might be contracted by someone who is not very organized themselves, and they send out 10 different emails with "Correction - Use this Schedule" in the subject line and it's just hard to keep track. But if you do make a mistake - own it, and find out how to be better next time.

Blaire: Second, and I alluded to this a little bit, is people skills. You need to be able to work with people. You need to be able to work with your contractor, the person who is hiring you. You need to be able to work with a conductor who is going to be obviously leading the organization. And you're also going to be working with your section. You're coming in, you're stepping in either to fill the role temporarily or to meet people for the first time. You need to make good impressions, you need to make...

Stephen: Especially if you want to be invited back for future gigs - or even hired into a permanent spot - talk with your colleagues on these gigs. Introduce yourself during breaks, figure out your place within the organization - whether you're there to be a section leader, or just fill in a gap in a larger section. Even though you might only be on a gig for a couple of days, you need to be a good colleague. And it really helps to follow up with whoever contracted the gig.

Blaire: ...thanking them so much for the opportunity, linking up with the section individuals and LinkedIn or social media and making those connections so that you have potential for the next gig, because that's the whole thing about freelancing is it's about compiling a whole bunch of different gigs together. So people skills are super, super important.

Stephen: Which brings us to the third essential skill Blaire is going to talk about, and it may come as a bit of a surprise.

Blaire: ...you have to understand how to do your taxes. And that's a skill... it's more of a knowledge base. But I think I guess I could file under like finance skills and, you know, managing a budget, not only because, again, if you're hoping to do this for an extended period of time or a big portion of your income, you're going to have fluctuations from month to month where around holidays it increases a lot and then another space as it goes down. So you have to figure out how to balance out that finances.

Stephen: That's an especially important skill as a freelancer, because for the majority of your freelance gigs, you'll fill out a W9. A W9 provides basic information about you - your name, address, and tax ID - and an organization is collecting that information because when they go to file their taxes, they'll tell the IRS that you worked for them and were paid X dollars for the gig. W9 gigs don't take any taxes out of your paycheck. So, if you're hired for \$750, you'll get a check for \$750. Which seems nice in the moment.

Blaire: ...until you go to file your taxes that year and you start compiling all of these forms and they could be a variety of contract forms. You also want to keep track of the ones that might be under the table. But, you know, just keep track of all that. And when you put all that in, you were going to owe a decent amount of money. So if you're aware of that, you're actually going to get a hit at tax season.

Stephen: Most organizations will send you 1099s at the end of the year. These are tax forms that show non-employment income - non-employment meaning you weren't a full-time employee of a company or organization. Right? You just did a couple of gigs here and there. You get a copy and the IRS gets a copy. And it will show all the money you made at that organization in the past year. So if you sub a lot in one particular orchestra - you could get a 1099 for a few thousand dollars. But you might also get a 1099 for a one off gig where you made \$600 - and it's good to know that for any gigs under \$600, you probably won't receive a 1099, though you are still responsible for paying taxes on that income.

That being said, it's still a good idea to keep track of all of your gigs - even if you only get \$50. Because, when it's tax time, that list will help you figure out what income you'll need to report and help keep track of any 1099s you're expecting for those gigs that were \$600 or more. And that's helpful because sometimes an organization will forget to send one out, or it will get lost in the mail, and just because you don't receive the 1099, you are still responsible for paying taxes on it. That actually happened to me once where there was this gig I took in January that I totally forgot about. They mailed a 1099 to an old address, so I never got it. But the IRS did, and man, they let me know. Ultimately, it wasn't so bad - you just have to pay the taxes owed and possibly some penalties - but really any letter from the IRS feels scary, so better to avoid it if you can.

Now, it might seem like a lot to get to the end of the year and suddenly have to think about this huge tax bill you owe. Especially if you're living gig to gig, if you haven't been actively saving for tax time, it might be a lot to suddenly have to shell out a few thousand bucks by April 15th. But don't worry. You don't have to wait a full year to pay taxes on your freelance income.

Blaire: So one of the things that you can think about throughout the year is actually doing quarterly taxes, which means you actually give a little bit of money each quarter so that you are in a good space when tax season comes around. So you don't owe the government, you know, lots of money and then go, "Oh, shoot, where did I get that money from?" Or you just weren't expecting it. So finances planning that, thinking about the budget, thinking about taxes is all something to incorporate. It's not something we always think about at the very, you know, forefront of what we do. But it is important, especially if this is going to be a large part of your career.

Stephen: Now, you can hire someone to help you do your taxes. It does involve an additional fee, obviously, but when do you know if this is the right move for you?

Blaire: Yeah, good question. So if you're just doing a few in the year, if you know the year, you don't need to necessarily get a tax person. You do, however, need to account for everything. you can probably manage it. It's not terribly difficult, but you do need to keep track of your documentation. So when you get all the stuff that comes in or remember all the places that you gigged and the check up and follow through and be like, "OK, great...doesn't have to go online to get... are you mailing it to me? How is this working?" Right. So keep track of all that.

Stephen: Now you also may have heard about writing things off on your taxes.

Blaire: As for what you can write off of your taxes, this has changed a little bit in the past few years. So first and foremost, you could write a boatload of stuff. You could do websites for your marketing, new music, your travel, even some food, hotels, if you had to stay in a place for a period of time, cetera.

But since the new tax issue has come out,....(fade, play under)

Stephen: The tax issue Blaire is mentioning is a recent change in the tax code that actually raised the standard deduction in 2019. So, you used to be able to itemize your expenses - that is, write out all your expenses to figure out what you could deduct. Now, if you're filing as a single person, you can take a standard deduction and automatically deduct \$12,400. You can still choose to itemize if you think your expenses exceed the standard deduction, but for most freelancers the new standard deduction is actually a nice deal.

Blaire: So, you can still keep track of that stuff for your own budgets... are going, "OK. How much money did I spend traveling? How much money did I spend on gas? How much money did

I spend because I was eating out all the time?," just for your own personal finances. But in the long run, it's not going to help you with necessarily a deduction.

Stephen: Ok. So, taxes - that's a separate episode that's been in the works for a while. And that might make freelancing seem like it's a lot of work, or a total headache, but there are some real benefits to freelancing as well.

Blaire: Absolutely. So freelancing is, you know, everyone should do it, you know, whether they're in school or just out of school. And when it's freelancing, it could be freelancing with playing. It could be freelancing and doing some... I've heard some really interesting odd end gigs that people have done, but it gives you kind of a perspective of all the different types of musical opportunities out there and sometimes even so narrow-minded and focused, like we've got the orchestra, we've got the military band. There's a lot out there.

There's also just variety. So if you are in a position where you're constantly in a choir or constantly in a large big band or something like that, awesome. But you might have a chance to do smaller stuff, compose, chamber groups, recitals, small mini operas, you know, compositions that are new for, you know, composer festivals, a variety of different things that just going to add some fun, and they're a little different in your repertoire list. You also have some choice, right? You can choose what freelance gigs to pursue.

So if you just want to have fun and go sit in the Fiddler on the Roof pit and have like... Go for it! I've done that, you know, and do a few gigs that way. Awesome. It mixes it up a little bit. Cool. And, you know... And then, like I said, connections. You meet different people, whether they're in that section next to you, because you're filling in, whether you meet an artist, because it happens to be some sort of larger collaborative event, whether you meet a CEO of a really cool impressive company that also wants their kids to take lessons. And now you've got some students, you know, you never know who you meet in these events, especially if you do it professionally and reach out and follow up with them.

So there's a lot of definite benefits, and I always encourage you to try it in various spaces. You'll find some gigs that are going to be memorable for really interesting reasons, and you're going to find some gigs that you're like, "OK, I never need to do that again." And that's fine. But you can learn a lot from these opportunities.

{outro music}

Stephen: If you want to get started with some freelancing, a great place to find gigs is on the Eastman Gig Service which is run by the IML. You just need to sign up on the Gig Service website and you'll get access to a variety of gigs from the community - weddings, funerals, corporate events, lessons, short or long-term subbing - it's all on there, and it's free for Eastman students. Just visit esm.rochester.edu/gig/. That's esm.rochester.edu/gig/ to learn more. I'll include that link in the show notes as well.

Thanks again to Dr. Blaire Koerner. I'll once again share a link to Handshake which is where you can book an advising appointment with Blaire. This was a big topic and it was really great to dig in with her. There were a number of websites we used to check a lot of the tax information, so if you want to read more about that, we'll have the links for those articles in the show notes as well.

Questions were compiled by Frances Inzenhofer and Emma Gierszal. Intro music and incidental music was by me, and the outro music was composed by Alexa Silverman. Please be sure to follow us on SoundCloud or on the IML's Facebook page for podcast updates, and of course you can always email us with comments, questions, or ideas for future episodes.

Now, go out. Make art. Do good work. From the IML, I'm Stephen Biegner. Until next time.

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