ARTIST SUSTAINABILITY PROJECT RESOURCES

This document is part of a process of gathering and sharing information and resources connected to the work of The Artist Sustainability Project. It is a living document, continuously evolving. While not comprehensive, it serves as a starting point for considering what it takes to build a sustainable life. These resources are provided as a courtesy and do not constitute an endorsement of those materials or the third party providing them.

Feel free to share this doc with other artists: bit.ly/ASPResources

This work takes a community, and the creation of this resource list has been influenced and supported by individuals and organizations. I would particularly like to thank Andrew Simonet/Artist U and Rebecca Selkowe/The Entertainment Community Fund for their contributions to this document and the amazing work they do for the field.

I also highly recommend checking out the Indiespace Resource Guide for additional information that covers aid services including:

- Housing and Home Utilities
- Food Insecurity
- Healthcare, Dental, and Vision
- Sexual and Reproductive Health
- Legal Assistance – Multiple Topics
- Mutual Aid Groups
- Mental Health
- Assistance for Those Experiencing Violence and Abuse
- Safe and Affordable Transportation
- Immigrants and Undocumented Individuals
- List of Emergency Funds Available to Theater Artists

Please feel free to return to check and download the updated document.
Last update Apr 7, 2026

ASP Disclaimer
ASP makes no representation and assumes no responsibility or liability for the accuracy of information contained in or available through this document, and such information is subject to change without notice. You are encouraged to consider and confirm any information obtained from or through this document with other sources.

[Return to Table of Contents](#)

Click on the title to jump to the subject

Return to Table of Contents

CREATING A FINANCIAL FOUNDATION

Building a strong financial foundation is essential for survival in a capitalist economy. Informing yourself about the best practices, tools, and resources available will empower you in making choices to create a sustainable life. These resources are tools to help you define and reach your personal and professional goals.

Basic spreadsheet skills

I highly recommend having at least some basic skills with Excel or Google Sheets, it will go a long way.

- Microsoft Excel Tutorial - Beginners Level 1
- Intermediate Excel Skills, Tips, and Tricks Tutorial
- Google Sheets Beginner Tutorial
  - You can use your cursor on the progress bar to jump to specific topics

Financial Resources & Reference Sites

I recommend Investopedia as a main source of information on finance and investing. They offer throughout articles with clear takeaways. Bankrate and Nerdwallet offer a range of articles and calculators and are centered around advertising the “Best of” for credit cards, banking, and other financial vehicles.

- Investopedia Financial Literacy
- Bankrate.com
- NerdWallet
  - Similar to Bankrate, but requires account creation to track your money
  - Financial Calculators
- Financial calculators and tools
  - Wide range of calculators (savings, student loan, mortgage, investments etc.)

Income & Taxes

- How to fill out the new W-4
- IRS Tax Withholding Estimator
- W-2 and W-4: A Simple Breakdown
- How to Read a Pay Stub

Return to Table of Contents

BANKING

Where you park your money can make a huge difference. Many people aren't aware of the fees and interest their banks charge. Some commercial banks pay very little interest and charge maintenance or minimum balance fees. These could be draining your savings. You work hard, so should your money. Do a little research; it doesn't take long, and could earn you a lot more money.

- How to Choose a Bank
- Overdraft Explained: Fees, Protection, and Types
- Credit Unions vs. Banks: Which One Is the Best for You?
    - Credit Union Lookup and information

Do your research

- Compare bank interest rates
- Compare bank fee
- Bank for Good
    - There are great banks, credit unions, and other financial institutions committed to a fossil-free future, and we wanted to make it easy for you to find them and join the movement.
- Thinking About Moving to Another Bank?

BUDGETING

Financial Planning & Budgeting

- An Artist Guide to Financial Planning
- What is a Budget? Plus 10 Budgeting Myths Holding You Back
    - Read the Personal Budget section
- Nerdwallet | Free Budget Template and Tips For Getting Started

Budget & tracking

Tracking your spending is essential to understanding where your money goes and how to better manage it to reach your goals. There are numerous apps and means available. See which ones match your needs.

- The 8 Best Budget Apps for 2026
- 8 Best Mint Alternatives (Free & Paid)
- Free Budget Planner Worksheet
    - Good way of tracking monthly expenses and seeing how to parcel out income
    - Online or download their spreadsheet
- NerdWallet

    - Track all your money in one place with NerdWallet
- Best Expense Tracker Apps
    - Documenting your receipts will make your life and business expenses easier to track and give you peace of mind if you're audited by the IRS.
- Empower
- Wave (For small businesses)
- Zoho Expense
    - Their app offers an easy way to scan and track your receipts, they offer a range of tiers including a free tier.
- Copilot
    - Copilot is fairly expensive, and many people don't need all of its bells and whistles. If you've tried some of the free budgeting apps, and you don't like them then give Copilot a try. The cost is high for a budgeting app, but a great money-tracking system is a game-changer

Working with Professionals

The following organizations offer a range of engagements and ways of thinking about your resources and how to strategize based on your needs and goals. I recommend looking at their websites to see which one(s) may work best for you.

- Free Financial Counseling
    - NYC Financial Empowerment Centers provide FREE one-on-one professional financial counseling and coaching to support you in reaching your goals.
- Entertainment Community Fund (formerly The Actors Fund)
    - They offer a broad spectrum of programs, a calendar of workshops, support groups, online resources, and emergency financial assistance to support the unique, essential needs of all who work in performing arts and entertainment. They assist everyone working in theater, film, television, radio, music, dance, opera and circus, whether on stage or on camera, behind the scenes or below the line.
- 10k Creators
    - Accounting and Visioning for the Artist's Financial Wellbeing
    - Mathew takes a holistic approach to financial wellness and how it integrates into your lifestyle. He serves as a financial strategist and business advisor to help you improve how you make and manage money. Free 30-minute introductory meeting
- Candace Fox
    - Financial wellness and money coach. Offers Free consultations
- Minerva Financial Arts
    - Founded by Elaine Grogan Luttrull, CPA-PFS, AFC®
    - Elaine works with individuals, funders, and educators to achieve shared financial education goals. Offering online courses at their own pace, learn from Elaine in a

group setting, or meet one-on-one with Elaine for personalized support. Funders and educators often work with Elaine to build customized curriculum and support to serve their learners best.

- Abundance Bound
  - Financial Empowerment for Non-Traditional Earners
- Able Wealth Management
  - You've honed your creative skills; now, let us handle the complexities of your finances. At Able Wealth Management, our focus is delivering individualized financial advice to creative professionals like you.
- Financial Gym
  - Your personal financial trainer – looking to put you in control of your finances, one step at a time.

CREDIT

Credit score

- What is a credit score and how to check yours for free
- Credit Scores and Reports 101
  - A series of Youtube videos explaining how credit scores work
- 10 things you should know about identity theft
- How marriage affects your credit
- Credit score estimator

Credit Report

- Go here (Annual Credit Reports) to get your free credit reports
- How to read your credit report
- CFPB Template Letters for disputing items on your credit report
  - Direct link to access the CFPB's letter templates for disputing items on your credit report, as well as helpful related information.

Credit score & credit cards

These sites will help you monitor and improve your credit scores while sharing resources about credit cards, loans, identity monitoring, and more. They make money by working with companies to match you with their products.

- Credit Karma
- Credit Sesame

Return to Table of Contents

Credit cards

- Credit Cards 101 (Credit Card Basics 1/3)
- Credit card information: The basics you need to know regarding credit cards
- I recommend the Consumer Financial Protection Bureau website for more information and How-to guides regarding using your credit card and dealing with a credit card company. They also have a phone number if you have further questions and need personal assistance.
- Credit Cards: Mistakes and Best Practices
- Finding the best credit card for you
- How to report credit card fraud
- Credit Card Interest Calculator helps you understand the costs of paying off your credit card balances.

DEBT

DEBT COUNSELING

- How To Get Out of Debt Faster: 6 Strategies That Work
- Get out of debt (podcast)

- Check your credit report at least once a year (put it on your calendar)
- Freeze your account if you think your information has been compromised
    - A credit freeze can keep the sensitive data in your credit files from being accessed to open new credit lines in your name. Placing or lifting a credit freeze is free, and it does not affect your credit score. Even if a would-be thief has your birthdate and Social Security number, your credit file can't be checked by a would-be creditor.
- Recommended Credit Counseling Services
    - National Foundation for Credit Counseling (CNFCC)
    - Financial Counseling Association of America (FCAA)

- Consumer Financial Protection Bureau (CFPB) – consumerfinance.gov
    - The Consumer Financial Protection Bureau, a U.S. government agency dedicated to making sure you are treated fairly by banks, lenders and other financial institutions.
- Civil Legal Advice & Resource Office (CLARO) – claronyc.org
    - The Civil Legal Advice and Resource Office (CLARO) provides limited legal advice to low-income New Yorkers being sued by debt collectors. CLARO is organized through the New York State Courts Access to Justice Program. CLARO Programs operate through the auspices of the New York City Civil Court, serving consumers in all 5 boroughs (NYC). Through partnerships with the Court, bar associations, academic institutions, and legal services organizations, CLARO tries to help unrepresented litigants better access justice.
- National Foundation for Credit Counseling (NFCC) – nfcc.org/

Return to Table of Contents

    - Debt doesn't discriminate. We make it our mission to help all types of people who want a more secure financial future. You are not alone in your journey—we are here to help pave the way. CHECK FEES AND PROCESS
- Bankruptcy Guide

STUDENT LOAN RESOURCES

Student Loan information has become more complex and difficult with the new administration and seems to be constantly evolving. Please be aware that some of these resources may have changed since then.

Once you have a loan

Federal Student Aid ID

- Information on your FSA ID and pin
    - Create an account
- See Your Federal Student Loan Repayment Options with Loan Simulator

Loan Resources

- The Saving on a Valuable Education (SAVE) Plan Offers Lower Monthly Loan Payments
- Government Student Aid Information
- MOHELA
    - MOHELA offers a variety of options to manage the repayment of your loans including repayment plans and ways to lower your payment or provide temporary relief. Includes Public Service Loan Forgiveness and Income-Driven Repayment Account Adjustment. To explore options that are available based on situations you may be facing visit My Situation

- How to get student loan help: Organizations to look into
    - A great reference article on getting help with your student loans
- Education Debt Consumer Assistance Program (EDCAP) – edcapny.org
    - Provides free, individualized support and advice with both federal and private student loans for New Yorkers. It comes highly recommended.
- Free Help for Student Loan Borrowers (NYC)
    - Provides FREE one-on-one professional financial counseling and coaching to support you in reaching your goals.
- VIN Foundation's student loan planning tool

  - Provides a free summary and access to a repayment simulator to explore different scenarios.
- Student Loan Planner
  - Their website offers podcasts, calculators, blogs by topics, and more.
  - Get a custom student loan plan from our CFP®, CFA and CSLP® professionals or the best student loan refinance deal from our marketplace of lenders. They charge a one-time fee of a few hundred dollars to review and create a plan of action.

Federal Student Loan Holders

- To learn more about your student loans, including how much you owe, your interest rate, loan repayment status, and the name of your loan servicer, follow these steps:
- Visit HERE to create your Federal Student Aid (FSA) ID if you do not already have one. *Note*: The FSA ID is the same username and password you used when you filed your Free Application for Federal Student Aid (FAFSA).
- With your FSA ID, log in to the National Student Loan Data System (NSLDS)
- Using NSLDS, you can find out how much you owe and who services your loans. A loan servicer manages your loans and will be your primary point of contact in repaying your loans, picking a payment plan, consolidating your loans, or answering your questions.

Private Student Loan Holders

- Private student loans are issued by private lenders such as banks, online lenders, or credit unions. Private student loans will not be in your NSLDS report but might be available on your credit report, which you can get for free at annualcreditreport.com.

Your school's financial aid office may also have information about your private student loans. *Note*: Unlike federal student loans, private student loans lack many of the protections that are offered to federal student loan borrowers such as income-driven repayment plans or loan forgiveness.

Articles & Tools

- Student Loans: Answers and Resources for the Advisor's Tool Kit
- How Do Student Loans Work?

Return to Table of Contents

- Federal Student Aid
- Student Loan Consolidation
- What to do if you need private student loan relief?
- How to Pay Off Student Loans Fast: 7 Ways to Try
- Braving Your Student Loan Payments: Tips to Pay Off Student Debt
- Places that will help you pay student loans if you move there

Return to Table of Contents

INVESTMENT

Reference articles

- How Does Investing Work?
- Best tips for Investing in Mutual Funds
- 5 Potential Warnings About Index Funds
- What is ESG investing?
- Yahoofinance.com
- Morningstar

Reference videos

- How Does the Stock Market Work? (youtube)
- Investing 101: Stocks, Bonds, 401K, Cash, Portfolios, Asset Allocation, Etc.
- How to Buy Stocks
- Index Funds vs Mutual Funds vs ETF (WHICH ONE IS THE BEST?!)

Savings & Investment apps

These apps offer you different ways and incentives for budgeting, saving, and investing.

- Qapital
- Stash
- Acorns

Recommended Podcasts and Websites

- Ellevest magazine - well-written articles
- So Money podcast with Farnoosh Torabi- Farnoosh also has several free and low-cost workshops throughout the year that break down investing steps
- Popcorn Finance - podcast and website with a lot of resource links
- Dinkytown - a great website with a wide range of calculators: retirement, 1040 taxes, HSA, Mortgage, and more.

RETIREMENT

A common guideline is that you should aim to replace 70% of your annual pre-retirement income. You can replace it using a combination of savings, investments, Social Security and any other income sources (part-time work, a pension, rental income, etc.).

Intro to Retirement Investing Webinar | Investopedia (youtube)

Calculators

- Savings Goal Calculator
- IRS page
    - Retirement options for the self-employed

[Return to Table of Contents]

- [Retirement calculator]
  - Estimates how your money would grow over time, including inflation
- IRAs
  - [Roth IRA vs. Traditional IRA: Key Differences] [Investopedia]
  - [Simplified Employee Pension (SEP) IRA: What It Is, How It Works]
- The Social Security Administration website has a number of calculators to help you [estimate your benefits].

TAXES

"...in this world, nothing can be said to be certain, except death and taxes."
-Benjamin Franklin

Understanding how to manage your finances is related to understanding how to manage your tax liability: how much of your income/profit do you pay the government? Your taxes pay for a range of services that are visible and invisible. Your goal is to make sure you're paying what you owe and have your records in order in case you get audited.

- [When Do You Need To Hire a Tax Professional?]
- [19 Tax Deductions for the Self-Employed]
- [Save or Shred: A Guide to Organizing Your Tax Documents]
- [Freelance Taxation]
  - Informative Blog with a glossary of terms, deduction listings by profession, and other topics. Highly recommend you take a look at.
- [Federal Income Tax Calculator]
  - Income is taxed by the federal government, most state governments and many local governments. The federal income tax system is progressive, so the rate of taxation increases as income increases. This calculator estimates your taxes based on income, city and state.
- [my Social Security]
  - my Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

IRS Tax Resources

- [Paycheck Checkup]
  - Everyone should check their withholding. It's important to revisit your tax withholding. A Paycheck Checkup can help you see if you're withholding the right amount of tax from your paycheck. Too little could mean an unexpected tax bill or penalty. After you check, make sure to file a new W4 with your/your spouse's employer to make whatever changes you need to.

[Return to Table of Contents](#)

- Employee vs. independent contractor information
- Schedule C
    - Sample of the IRA Profit/Loss form for Sole Proprietor Business
- Paying Quarterly Taxes
    - NY State: https://www.tax.ny.gov/online/
    - Federal: https://directpay.irs.gov/directpay/

Tax Preparation

Best Practices for finding a tax preparer

- Find someone you feel comfortable speaking with, someone who you can understand.
- Get recommendations from friends.
- Affordability is essential, so ask about rates before you start.
- Some tax preparers offer audit protection (sometimes for an additional fee), where they will assist you if you are audited on a return they did.
- Understand how aggressive you want to be with your taxes.

Tax Filing

- Volunteer Income Tax Assistance (VITA)
    - The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer qualified individuals free basic tax return preparation. VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:
        - People who generally make $60,000 or less
        - Persons with disabilities; and
        - Limited English-speaking taxpayers
- BrassTaxes
- Philly Tax Prep for Artists
- Treehouse Taxes
- Sunlight Taxes
    - She offers various guides, podcasts, and workshops specifically geared toward artists and offers 30 min free consultations.
    - Sunlight Podcasts
    - Sunlight YouTube channel

[Return to Table of Contents]

HEALTHCARE AND WELLNESS RESOURCES

Your Doctor

- How to Find a Good Doctor
- How to Find the Best Primary Care Doctor
- 21 Questions Doctors Wish Their Patients Would Ask
- A Doctor's Guide to a Good Appointment

How Health Insurance Works

- Health Insurance 101: The Basics (Health Insurance 1/3)
- Health Insurance 101: Types of Plans (Health Insurance 2/3)
- What's an HSA? HRA? FSA?

Getting Health Insurance

- New York State of Health - The Official Health Plan Marketplace
- Entertainment Community Fund Stay Healthy and Insured
- Freelancers Union: Hand-picked Insurance Plans for Freelancers

Medical Emergency Assistance

- Rauschenberg Dancer Emergency Grants
  - Provides one-time grants of up to $3,000 to professional dancers in need, who have a dire financial emergency due to the loss or lack of live performance work. You must demonstrate an urgent and critical need for emergency support in your application, and live in the United States, the District of Columbia, a Tribal Nation, or a U.S. Territory.

- NYFA Rauschenberg Medical Emergency Grants
  - Since 2020, support for visual and media artists as well as choreographers with one-time grants of up to $5,000 for medical emergencies. New York Foundation for the Arts will continue to administer the Rauschenberg Emergency Grants serving artists' medical needs. This program is in the tradition of Rauschenberg's own Change, Inc., a non-profit foundation he established in 1970 to assist his peers across all disciplines in need of emergency aid.

Return to Table of Contents

Mental Health

- A step-by-step guide to finding a therapist

Emergency and Crisis Resources

- National Suicide Prevention Lifeline (24/7): Call/text 988 or chat 988lifeline.org
- Crisis Text Line (24/7): Text HOME to 741741
- NAMI HelpLine (M-F 10am-10pm): 1-800-950-6264 or chat nami.org/help
- NYC Crisis Line (24/7): 888-692-9355
- SAMHSA Helpline (24/7, for emergencies involving substance abuse): 800-662-4357

Online Resources for Finding a Mental Health Professional (with Commercial Insurance):

- Alma
- Headway
  - Sliding scale options for those with Medicaid, Medicare, Essential Plan, Uninsured)
- ZocDoc
- Psychology Today

Online Resources for Finding a Mental Health Professional (without insurance, with Medicaid, Medicare, Essential Plan and ACA):

- Therapy 4 The People
- Open Path Collective
- SesameCare
  - For low-cost/sliding-scale doctors and psychiatrists as well
- Betterhelp
  - The cost of therapy through BetterHelp ranges from $65 to $90 per week (billed every 4 weeks) and it is based on your location, source, preferences, and therapist availability. You can cancel your membership at any time, for any reason.
  - BetterHelp accepts HSA/FSA cards and is recognized as an eligible expense by most HSA/FSA providers.
  - Services offered using this site are generally not covered by health insurance, Medicare or Medicaid.

Low-cost mental health directories for clinics and institutes (Nationwide)

- National Association for Free and Charitable Clinics
- Substance Abuse and Mental Health Services Administration
- ZenCare

Identity-Based Online Mental Health Directories (Sliding scales available)

- Inclusive Therapists
- Gender and Sexuality Therapy Center
- TherapyforBlackGirls

- Latinx Therapy
- Black Mental Health Alliance
- Black Emotional and Mental Health Collective
- National Queer and Trans Therapists of Color Network
- Black Men Can Heal
- Asian Mental Health Collective

A way of passing on

A death doula supports someone for a varying length of time depending on how soon that person requires their help. Some people might want support soon after they've been diagnosed with an illness they're likely to die from. For others, it might not be till their final weeks and days of life.

- International End of Life Doula Association End of Life Doula Directory
- Going With Grace Death Doula Directory (Black woman-owned)
- End of Life Choices NYC Resources (directives, info on hospice and palliative care, etc)

HOUSING (NYC-based)

Services & References

- Realer Estate
    - A great online resource built by two high school students that aggregates data and uses strong algorithms to help you find the best deals throughout NYC including rent-stabilized apts.. A platform built to save buyers & renters thousands.
- Housing Connect
    - NYC Housing Connect is your portal to find and apply for affordable rental and homeownership opportunities across the five boroughs of New York City.
- Am I rent-stabilized?
    - Allows you to check if your NYC apt or building is rent-stablized. You can get a copy of the rent history for that apt help determine if it is.
- Brick Underground
    - REAL LIFE. REAL ESTATE. REAL NEW YORK
    - A site focused on real estate in NYC with blogs, resources, advice and more.
- Changes in New York State Rent Law
    - A brochure with detailed information on recent changes to rent laws in NYS
- Residential Tenants' Rights Guide

Return to Table of Contents

Advocacy

- Metropolitan Council on Housing
  - The Metropolitan Council on Housing is a tenants' rights membership organization made up of New York City tenants who believe in our motto of "housing for people, not profit." We formed in 1959 to fight for a city where everyone has access to safe, decent, affordable housing...
- Tenants Rights Resources
  - A list of governmental and non-government organizations that work to protect tenants and promote affordable housing in NYC. This is by no means an exhaustive list as there are hundreds of such organizations in NYC.
- IMPACCT Brooklyn
  - Offers various housing services within the Brooklyn Community
- JustFix.nyc
  - JustFix.nyc builds technology for tenants and organizers fighting displacement. Our nonprofit follows a community-driven approach to support New York's housing justice movement. Get repairs made in your apartment, find out who owns your building, and respond to an eviction notice.
- Artbuilt
  - Arbuilt offers programs regarding affordable housing, homeownership, and financial workshops.
- MOBILIZATION FOR JUSTICE
  - Offers free legal assistance to low-income New Yorkers throughout New York City to resolve legal problems in the areas of housing; foreclosure; civil, disability and aging rights; bankruptcy, tax, consumer, employment, government benefits, immigration, and kinship care.
- The Housing Stability Counseling Program
  - Provides resources for homeowners and renters who are dealing with loss of income, eviction, homelessness, or other serious issues. If you are a homeowner struggling with missed mortgage payments or forbearance, or a renter facing possible eviction, our agencies are here to help! Please contact them for a referral to any of their agencies.

Housing and Homeownership

- Artbuilt
  - ArtBuilt works to provide robust support to artists/creative workers across a broad spectrum of needs — basic financial literacy, debt management/reduction, credit repair, savings, long-term asset-building/multigenerational wealth-building, homeownership and access to affordable rentals.

- New York Mortgage Coalition

  - A nonprofit collaboration of financial institutions and community housing agencies focused on expanding the opportunity for responsible and sustainable homeownership to minority, and low and moderate-income individuals and families in the five boroughs of New York City, as well as the surrounding counties of Nassau, Suffolk, Dutchess, Orange, Rockland, and Westchester.
  - Homebuyer Handbook
  - Mortgage and Savings Strategies for Artists and Independent Workers
    - A Companion to the Homebuyer Handbook

ESTATE PLANNING

CAKE
End-of-life planning platform with thousands of articles and tools designed to help you learn about and prepare for end-of-life.

Power of Attorney

Power of Attorney is a designation given to an agent to handle financial or medical acts on someone else's behalf. The person giving permission, known as the principal, can also choose to have the agent continue to operate on their behalf even if they should become incapacitated (known as a durable power of attorney).

Last Will & Testament

A last will and testament is a legal document that communicates a person's final wishes pertaining to their assets. It provides specific instructions about what to do with their possessions. You can read this article for a more detailed explanation with key takeaways.

There are a number of sites that can assist with making a simple will. Be aware that each state has its own rules governing this document. You can also find lawyers to create a more detailed Will. See below for Volunteer Lawyers for the Arts.

- Free Will
  - No-cost estate planning tools including

Offers a dropdown menu of states for Last Will and Testament forms

- Rocket Lawyer
- Freedownloads.net
- Legalzoom
    - Offers packages to create a will with legal advice

Health Care Proxy & Living Will

Who's got your back? Take care of yourself and help others to do so as well. A Health Care Proxy designates another person to make medical decisions should you be unable to do so, and a Living Will allows you to list medical treatments that you would or would not want if you become terminally ill and unable to make your own decisions.

Health Proxy & Living Will

- AARP: Free Printable Advance Directives
- NHPCO: New York Health Directive
- NYS Advanced Directive
    - Includes glossary explaining the various documents and procedures
- LIVING WILL
    - It will walk you through a step-by-step process and create a document.

Legacy

A digital legacy is the digital information that is available about someone following their death. Someone's digital legacy is often shaped by interactions the person made and information that they created before they died.

- Digital Legacy Association
    - UK-based organization that offers free resources for the general public and professionals
- Digital Legacy Apps
    - These are various companies that provide digital legacy-related apps and services. I provide these for information purposes only and have not tested or reviewed any of them unless noted.
- How To Create Your Digital Legacy In 5 Steps

Artist Estate Planning

- Estate Planning for Artists: How To Plan and Protect Your Legacy
  - Informative article by the New York State Bar Association
- What happens to Artists' Estates?
  - What needs to happen after an artist dies PLUS some of the practical actions an Executor needs to take.
- The Artist's Guide to Art Estate Planning
  - A basic introduction for visual artists regarding cataloging their work online via ARTDEX
  - ARTDEX is an easy-to-use online art management program and free digital art archive for your art portfolios.

LEGAL

Legal Assistance

Access to legal assistance regarding your personal or business life can offer you information to help you make informed decisions and protect your rights.

Volunteer Lawyers for the Arts
Volunteer Lawyers for the Arts (VLA) is the leading legal aid and education organization dedicated to New York artists and its arts and cultural organizations. VLA strives to protect the artistic community's livelihoods, businesses, and creative works through access to dedicated legal representation and focused education programs. ("VLA") provides pro bono legal services to low-income artists. In addition to in-house consultations, clinics, courses, and pro bono placement, VLA also provides: MediateArt, services for Artists Over Sixty and our Patent Pro Bono Program.

VLA operates in various states: https://law-arts.org/national-vla-directory

The most up-to-date listing of national VLAs can be found here: https://vlaa.org/get-help/other-vlas

Lawyers for the Creative Arts (LCA) is the primary provider of free legal services in Chicago for artists, entertainers, and arts organizations, offering expertise in copyright, contracts, and business issues. They serve individuals and nonprofits across various disciplines, including visual, music, and digital media. They also have LawSmarts, an extensive video library covering a range of topics relevant to artists.

Chicago Volunteer Legal Services (CVLS): Offers comprehensive, free civil legal aid to low-income residents, including assistance with general legal matters.

Legal Aid Chicago: Provides free civil legal services, including cases relating to consumer rights, housing, and family law.

Chicago Lawyers' Committee for Civil Rights (CLCC): Offers legal aid to nonprofits and small businesses in disinvested communities through their economic justice program.

Movement Law

Movement Law, the community-based law practice of Hope Mohr (she/her), is dedicated to supporting artists, changemakers, and mission-driven organizations. A licensed California attorney and an arts leader, Mohr works at the intersection of art and social change as a Fellow with the Sustainable Economies Law Center (SELC).
She co-leads the Artist Legal Cafe, a collaboration with SELC and Vital Arts and based in the Bay Area.

I recommend you check out Resources - Movement Law, for a range of links and references regarding legal rights, empowerment, artist-friendly contracts, equitable pay and more.

Center for Art Law

Center for Art Law is a Brooklyn-based nonprofit that offers educational resources and programming for the advancement of a vibrant arts and law community. Primarily focused on visual art issues. Including Art Law Resources

Civil Legal Advice & Resource Office (CLARO) – claronyc.org

Provides limited legal advice to low-income New Yorkers being sued by debt collectors. CLARO is organized through the New York State Courts Access to Justice Program. CLARO Programs operate through the auspices of the New York City Civil Court, serving consumers in all 5 boroughs (NYC). Through partnerships with the Court, bar associations, academic institutions, and legal services organizations, CLARO tries to help unrepresented litigants better access justice.

The following organizations provide free or low-cost legal assistance to individuals dealing with a range of issues, including most of the ones listed in this resource guide. If you need legal help with any sort of problem, these sites are a great place to start. If you are outside of NY, you can also search for "free legal assistance" online for comparable organizations in your area.

- New York Legal Assistance Group
- Communities Resist
- Empire Justice Center
- Law Help NY

- Legal Services NYC
- Legal Aid Society NYC

Contracts & Relationships

How we negotiate relationships is hopefully based on trust and clarity. In working situations, it's crucial that we define as much as possible when entering into a relationship. The following are a few resources to look at when defining an agreement. It is best practice to have a written agreement, even if the details are agreed upon via email.

Of course, things may evolve and adjustments and amendments will need to be made. As you negotiate consider and articulate what is important to you and why. Compromise is not always a loss.

Dancers Forum Compact
For A Working Artistic Relationship Between Dancers and Choreographers
This compact was written to articulate and mediate the working artistic relationship between dancers and choreographers. Above all else, it seeks to promote communication and respect among dancers and choreographers and to enhance the creative act.

Dance USA Equitable Contracting Project A contract resource for dance touring & presenting developed by the Dance/USA Equitable Contracting Joint Working Group. Updated templates can be requested here.

FREELANCERS UNION Contract Building Tool
This is a basic tool geared towards freelancers to assist in building a basic contract. It walks you through an easy step-by-step process with guidance along the way to help you make informed decisions. Additional sample templates can be found here.

Get Free Legal Assistance with the new Freelancers Legal Clinic
Through funding provided by the New York City Council, Freelancers Union is offering NYC freelancers a free one-on-one legal consultation with an in-house attorney to answer questions or concerns covering:

- **Contract Review, Negotiation, and Drafting**: Ensure that your contracts are fair, clear, and enforceable.
- **Business Formation Counseling**: Get expert guidance on the best structure for your business and assistance in setting it up.
- **Intellectual Property Concerns**: Protect your work and understand your rights to your creations.

- **Non-payment Concerns**: Tackle issues related to delayed or non-payment professionally with legal backing.

Freelance Isn't Free

On May 15, 2024 the Freelance Isn't Free Act went into effect in New York State. A version of this law has been in effect in New York City since 2017. That means anyone entering into a freelance agreement paying over $800 needs to have a contract – it's the law! This groundbreaking law protecting freelancers from nonpayment serves as a blueprint for other cities and states. The Freelance Isn't Free law can include:

- 30-Day Payment Terms
    - Unless otherwise specified in a contract, clients must pay freelancers within 30 days of work completion.
- Mandatory Contracts
    - Clients must use a contract when hiring a freelancer for work over $800, and they can face fines if they refuse to provide one.
- Payment Agreement Protections
    - Clients cannot require that freelancers accept less than they're owed in exchange for timely payment.
- Anti-Retaliation
    - Clients cannot retaliate against a freelancer for pursuing payment.
- Legal Assistance
    - A city agency will investigate, may try to collect on the freelancer's behalf, and will provide court navigation services if needed.
- Double Damages
    - Freelancers can collect double damages and attorney fees in court, and repeat offenders can face penalties of up to $25,000.

The New York State Department of Labor has developed a model contract that can be used to meet the contract requirements of the Freelance Isn't Free Act.

Liability Insurance for Artists

Liability insurance for artists protects them financially if someone is injured or their property is damaged due to the artist's activities or work, covering potential legal costs and damages. Sometimes fiscal sponsors can recommend insurers. Ask around to other artists you trust as well. **Please consult an insurance professional before making any decisions!**

Why Artists Need Liability Insurance:
Protecting Your Finances:

- Liability insurance can help protect an artist's finances in the event of a lawsuit or claim.

Peace of Mind:

- Knowing that you are covered in case of an accident or incident can allow artists to focus on their work.

Protecting Your Business:

- Liability insurance can help protect an artist's business from financial ruin.

Required by Some Venues:

- Many art shows, galleries, and other venues require artists to have liability insurance.

Protecting Your Employees:

- If you have employees, workers' compensation insurance is a legal requirement in many states.

Artists often need liability insurance to protect themselves from financial risks related to their work, performances, or studio spaces. The main types of liability insurance for artists include:

General Liability Insurance

- Covers third-party bodily injury and property damage.
- Useful for artists who perform, teach, or work in studios, galleries, or public spaces.

Professional Liability Insurance (Errors & Omissions - E&O)

- Protects against claims of negligence, mistakes, or failure to deliver promised work.
- Important for artists providing creative services, commissions, or consulting.

Public Liability Insurance

- Covers claims from injuries or damages occurring during public events, exhibitions, or performances.
- Often required when renting event spaces.

Product Liability Insurance

- Protects against claims related to injuries or damages caused by an artist's physical work (e.g., sculptures, installations, handmade goods).
- Relevant for artists selling physical products.
- Studio or Business Property Insurance
- Covers loss or damage to equipment, tools, or artwork due to theft, fire, or disasters.
- Sometimes combined with general liability in a Business Owner's Policy (BOP).

Workers' Compensation Insurance

- Required if the artist employs assistants or staff.
- Covers medical costs and lost wages for work-related injuries.

Event Insurance

- Short-term coverage for specific performances, exhibitions, or pop-up shows.
- Protects against liability claims and property damage during events.

Commercial Auto Insurance

- Covers liability and damages for vehicles used to transport art, equipment, or materials for business purposes.

Volunteer Accident

- A volunteer accident policy is basically workers' compensation for people who aren't getting paid. For example, when interns or friends are helping you out for free.

Guides

These will help explain the concepts behind the different types of insurance and offer resources and recommendations.

- Creative Coverage: Insurance for Artists
- Springboard for the Arts Insurance Guide
    - Check out their list of providers at the end of the article

There are other companies that also serve multiple fields. Here are a few companies that work specifically with artists.

- ACT Insurance (Artists, Crafters & Tradesmen)
- Thimble Artist Insurance
- Zinc Insurance for Artists
- Insurance Canopy

Return to Table of Contents

ARTIST RESOURCES

Artist Advocacy Organizations

Freelancer's Union
Whether you're a creative, a solopreneur, or a founder, we're working to secure a better future for you through advocacy, education, and services, including health insurance, discounts and other free resources.

Entertainment Community Fund (formerly The Actors Fund)
A national human services organization here to meet the needs of our entertainment community with a unique understanding of the challenges involved in a life in the arts. With programs covering Finance, Housing, Healthcare, Career Development, Senior Care, and more.

Springboard for the Arts
Springboard for the Arts' mission is to support artists with the tools to make a living and a life, and to build just and equitable communities full of meaning, joy, and connection. They offer a wide range of tools and services for artists nationally.
Work of Art: Business Skills for Artists (free downloadable version)

- Work of Art is a 12-part workbook series that guides artists of all disciplines through every facet of building a successful and sustainable career – from career planning, time management, marketing, pricing, recordkeeping, funding, and developing a business plan.

New York Foundation for the Arts (NYFA)
New York Foundation for the Arts (NYFA) is a 501(c)(3) service organization that provides artists, emerging arts organizations, arts administrators, and students with critical support, professional development tools, and resources for defining and achieving career success.

Artist U
Artists U is a grassroots, artist-run platform for changing the working conditions of artists. We want to change the conversations artists have in our heads, with each other, and with the world. We push artists to build lives that are balanced, productive, and sustainable. We are skills-based, not need-based: we work to empower artists to create their lives and their art.
We have two tools: group meetings and one-on-one planning sessions.
Making Your Life as an Artist

- *A guide to building a balanced, sustainable artistic life.*
- Downloadables & Core Principles

W.A.G.E. – Working Artists and the Greater Economy
WAGE's mission is to establish sustainable economic relationships between artists and the institutions that contract our labor and to introduce mechanisms for self-regulation into the art field that collectively bring about a more equitable distribution of its economy.

Creating New Futures
A manifesto and working group envisioning a more equitable future for the dance ecosystem.

Artist Residencies

Artist Communities Alliance
The Artist Communities Alliance is a renowned artist services member organization. It offers a wide range of resources and services to support artists in their professional development. One of its key offerings is a worldwide database of residencies for multiple disciplines, providing artists with a wealth of opportunities to further their artistic practice.

- Resources for Artists
- Residency Listings

Rivet
Rivet is a unified search platform designed to help you find and activate opportunities to advance your creative practice.

- Residencies: Think about what you'll get out of it
- Rivet guide articles

Fiscal Sponsors

Fiscal sponsorship is a contractual relationship between a 501(c)(3) nonprofit organization and a group or individual whose activities fall within the sponsoring organization's mission. This relationship enables the 501(c)(3) to extend certain benefits of being nonprofit to the sponsored group, without the group having to go through filing for nonprofit status by itself.

Artists and Fiscal Sponsorship: What Is It and Why Should You Use It?

Each of these organizations offers different benefits, tools, and price ranges. Review each to see which fits best with your needs. There are, of course, many more out there, so research your region, and consider your needs.

- The Field
- Fractured Atlas

[Return to Table of Contents](#)

- New York Live Arts | Live Core Artist Services
- New York Foundation for the Arts (NYFA)
- Producer Hub
  - Producer Hub is a connective space for independent producers, artists, producing/presenting organizations, and other arts workers creating live performance. Our mission is to provide producers, at every level, with the community, mentorship, education, and resources to create work, realize their full potential, and make lasting contributions to the performing arts field.

- Open Collective
  - Open Collective is a legal and financial toolbox for grassroots groups. It's a fundraising + legal status + money management platform for your community.

Limited Liability Company (LLC)

A Limited liability company is a legal and financial vehicle that can be used as a container for your business. It is not a 501(c)(3).

- The Pros and Cons of Forming an LLC for Your Business
- Legal Requirements for Forming an LLC
- Comparison of business structures
- LLC Bank Account: Everything You Need to Know

Return to Table of Contents

RECOMMENDED READINGS

ARTIST U
Making Your Life as an Artist
Andrew Simonet

- *A guide to building a balanced, sustainable artistic life.*
- Downloadables & Core Principles

Work of Art: Business Skills for Artists

- Work of Art is a 12-part workbook series that guides artists of all disciplines through every facet of building a successful and sustainable career – from career planning, time management, marketing, pricing, recordkeeping, funding, and developing a business plan.

Handbook for Artists Working in Community

- This handbook is a practical manual for individual artists who would like to begin or deepen this kind of artistic practice – work in and work with community

Emergent Strategy
adrienne maree brown

Difficult Conversations: How to discuss what matters most
Douglas Stone, Bruce Patton, Sheila Heen

The Soul of Money: Transforming Your Relationship with Money and Life
by Lynne Twist and Jack Canfield

RECOMMENDED PODCASTS

There are many more out there, but I think these are a good start.

Top 10 Personal Finance Podcasts
Whatever your money goals are at the moment, there's a podcast for that. This is a recent compilation from Business Insider of podcasts addressing a range of POVs and approaches. Find the one for you.

So Money podcast with Farnoosh Torabi- Farnoosh also has several free and low cost workshops throughout the year that break down investing steps

Popcorn Finance - podcast and website has a lot of resource links

Return to Table of Contents

NPR LIFE KIT

"Money is this stand-in for so many things for people. It gets tied into feelings of security, freedom, possibility, adventure, opportunity, and intelligence. So when people are talking about money, they're almost always talking about something else, and it's not usually what you associate with money." -Stacey Vanek Smith

- How to face your own money avoidance
- How to talk about money with a partner
- How to talk about money with friends
- How to ask for a raise
- How to tell people you won't work for "exposure"
- Financial advice for artists who think they're 'bad with money'