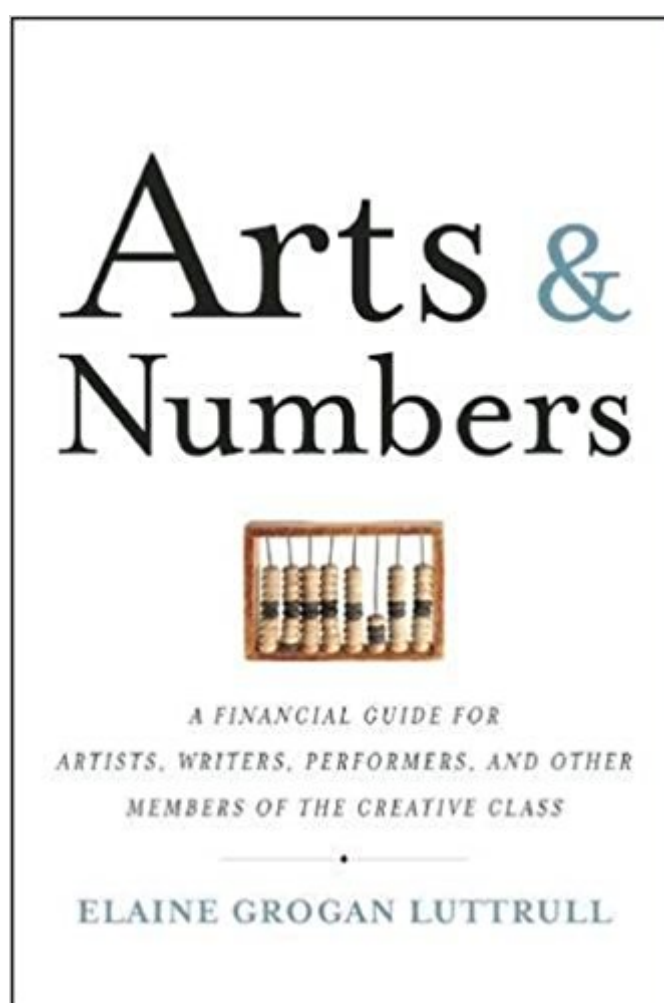


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# Arts & Numbers: A Financial Guide For Artists, Writers, Performers, And Other Members Of The Creative Class



## Synopsis

The creative class—artists, actors, writers, musicians, freelancers, dancers, performers, and the like—are known for applying their passion for creative expression to everything they do. Perhaps the one thing that most fills this group with apprehension is the rigid world of numbers. This leads to problems arising from the unconventional financial and business situations of creative professionals, as well as the nonprofit organizations with which they're often affiliated. Finances, budgeting, and business matters can be dreaded, if not outright ignored, by creatives—to the detriment of their artistic pursuits. Author, artist, and CPA Elaine Grogan Luttrull has written *Arts & Numbers* to help creative professionals find the same confidence in their financial dealings as in their chosen mode of expression. It is an engaging, accessible guide that covers a variety of must-know topics, such as budgeting, cash management, visual charting, taxes, employment, and business etiquette. In a simple, straightforward style, Luttrull draws examples from smooth-flowing narratives depicting common issues within the arts worlds, as well as from her own personal anecdotes. Unlike stuffy textbooks and patronizing business books, *Arts & Numbers* is a lively and artfully done ally in helping creative professionals plan their present financial situations and secure their futures.

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## Customer Reviews

"Arts & Numbers is accessible and useful, full of worksheets and practical assignments that will guide you to getting your cash flow organized and flowing in the right direction. Luttrull is a genial

and sympathetic guide through it all." &#151;Art By The Hour"The book addresses the unpredictable income streams that creative entrepreneurs experience and explains how to manage this in a practical manner. The author speaks in terms that turn accounting terms into understandable concepts." &#151;Tere Scott, Examiner.com"Too often, creative professionals push aside financial matters to the detriment of their artistic pursuits. Wading through tax documents and scouring up money for rent payments are all-too-familiar staples of the artistic lifestyle.... This volume is an engaging, accessible guide that covers a variety of topics." &#151;Opera America"No longer shall the artist be fearful of finances." &#151;Columbus Alive!"Good concepts and practical solutions...I recommend this book for its concepts and charts that help in planning." &#151;Fred Plotkin, Operavore, WQXR New York"While everyone needs money management skills, the approach to achieving financial security can be different for creative types.... people who work in the arts should be particularly mindful of the necessity to stay on top of the money side of their creative ledger." &#151;Michele Lerner, DailyFinance"Ms. Luttrull explains the trial and error of mastering finances in a way that creative people can understand. When a musician plays a piece of music on the piano for the first time, will that composition be played correctly in technique and style? Not at first. That accomplishment comes with instruction and practice. The experience of trial and error also can be expected when creating a budget plan or learning how to handle taxes as a freelancer."

- Paula Wethington, Monroe NewsPraise for the Author and Minerva Financial Arts"Thank you Elaine Grogan Luttrull of Minerva Financial Arts for helping us file our first tax forms as an incorporated non-profit organization" &#151;The Harlem Chamber Players"Elaine has a great way of presenting concepts in terms that take the fear out of the subject and make it accessible and understandable." &#151;Kevin Gadd, founder and CEO of Venture Highway"A heartfelt thank you to Elaine Grogan Luttrull and her Minerva Financial Arts for her support of the arts and artists."

&#151;August Schulenburg, playwright, actor, and director

Elaine Grogan Luttrull is the founder of Minerva Financial Arts, an organization that bridges the gap between business and the arts. She is a CPA, writer, and consultant who formerly worked for The Julliard School and Ernst & Young.

This book does exactly what it says it will do. It starts the readers onto the road of financial literacy as it pertains to their creative endeavor. As a former banker and an MBA, this book did not offer much in the practical way of financial knowledge, but that isn't the point. This is a great primer for the particular task of understanding "numbers" and giving the creative professional the skills, vocab

and knowledge to actually be financial literate. The exercises are practical and instructive. This isn't going to make you a wall street wizard. This book is however going to make you able to hold your own during contract negotiations, make you able to speak with a banker or grant writing foundation and not seem flaky and financially illiterate. If I were still working as a banker, I would recommend this book to clients, especially younger professionals, who were seeking to achieve financial literacy. My only complaint and this is for the publisher-- on my kindle-- every chart, illustration and graph appeared on a separate page from the descriptive text. This is super annoying and made the illustrations, charts and graphs way less useful to me. Since the book is directed at creative professionals, many of who will be graphic artists, this seems sloppy and unprofessional on the part of the publisher. It is the 21st century-- your e-book needs to reflect that.

This is the best basic money stuff book I've read so far for those of us in the so-called creative entrepreneur category. The whole category is somewhat too broad to be useful, as it lumps together well-paid professions like accounting with underpaid ones like dance. Still, it's hard to find basic financial advice that is framed for people with irregular incomes from a variety of sources, and this book fits the bill. Although I sometimes found the book's jargon annoying, the concept of the "portfolio career" was quite helpful. The covers everything from basic personal budgeting and book keeping to writing a business plan. Although I think I'm pretty on top of things, it inspired me to put together a personal balance sheet and to try automating some of the bookkeeping that I've been doing manually for both myself and my husband. I highly recommend this book to anyone with an irregular income who wants to get a better handle on their finances, including artists, writers, etc. even if some of the people in the book's examples have an enviable ability to accurately forecast their financial lives.

Being an artist of various media myself, I really wanted to read this book because my curiosity got the best of me. At one point in my life I worked nearly around the clock to manage my business, my store, my designs, my writing and my music. It was sometimes maddening to manage it all and keep all concerned happy, including customers as well as employees. As I said, my curiosity was peaked and I really wanted to see if there were vital things that I should have already known. If you are venturing out into the world of The Arts, or even already working in the field, then I do recommend reading through this book. It's some pretty invaluable information for any artist. An artist's mind and heart sometimes do not sync up as properly as they should, because we have an intellectual side to our brain and we have a creative side to our brain. We are usually caught up in a frenzy of creative

passion and urgency to achieve the results that we hope for with our individual crafts. This book can help you sort that out. Please continue reading to learn more about this book. The creative class—artists, actors, writers, musicians, freelancers, dancers, performers, and the like—are known for applying their passion for creative expression to everything they do. Perhaps the one thing that most fills this group with apprehension is the rigid world of numbers. This leads to problems arising from the unconventional financial and business situations of creative professionals, as well as the nonprofit organizations with which they're often affiliated. Finances, budgeting, and business matters can be dreaded, if not outright ignored, by creatives--to the detriment of their artistic pursuits. Author, artist, and CPA Elaine Grogan Luttrull has written *Arts & Numbers* to help creative professionals find the same confidence in their financial dealings as in their chosen mode of expression. It is an engaging, accessible guide that covers a variety of must-know topics, such as budgeting, cash management, visual charting, taxes, employment, and business etiquette. In a simple, straightforward style, Luttrull draws examples from smooth-flowing narratives depicting common issues within the arts worlds, as well as from her own personal anecdotes. Unlike stuffy textbooks and patronizing business books, *Arts & Numbers* is a lively and artfully done ally in helping creative professionals plan their present financial situations and secure their futures.

What I love most about this book is that it strikes the perfect balance between practical financial advice (with plenty of actual scenarios, tools, tips and examples) without losing the reader. Most artists or creative entrepreneurs aren't too excited to learn about financial goal setting or creating a budget, but the chapters move quickly, and the fictitious scenarios enhance the reader's ability to efficiently grasp the concepts. She also does a great job not making the artist reader feel embarrassed or guilty for not being on top of things financially. We (artists) are all in the same boat -- the book is encouraging, uplifting, proactive and in no way disdainful or daunting. Luttrull seems to have a solution for everything. As I finished, I kept thinking to myself, "if everyone were to read this book, our society would be so enriched by the art it would allow any artist to successfully and profitably create."

Not what I expected. This was more about how to live within a budget instead of how to account and budget.

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