

PhotoShelter's Student Handbook

What You Didn't Learn in School About Running Your Photo Business

An educational guide by



PHOTOSHELTER

SIGMA



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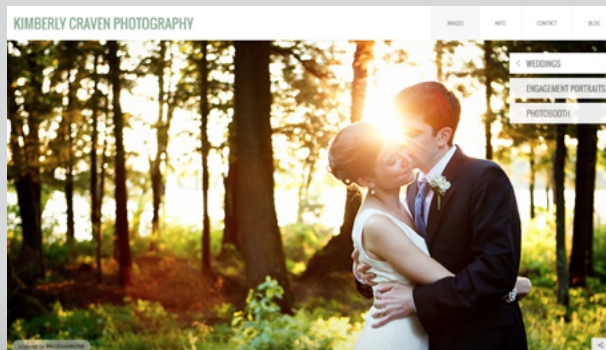
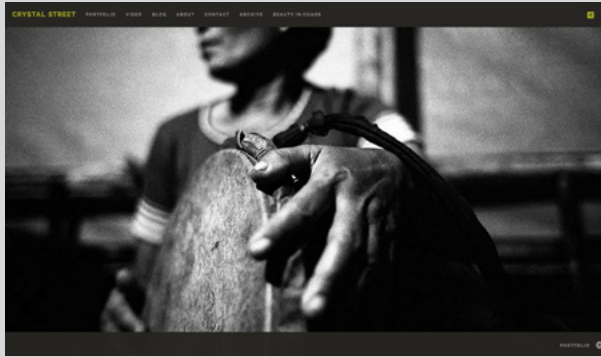
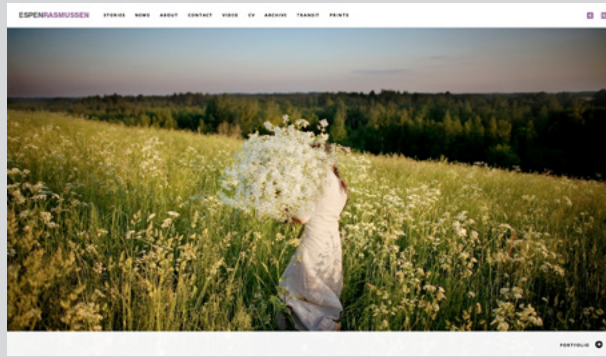
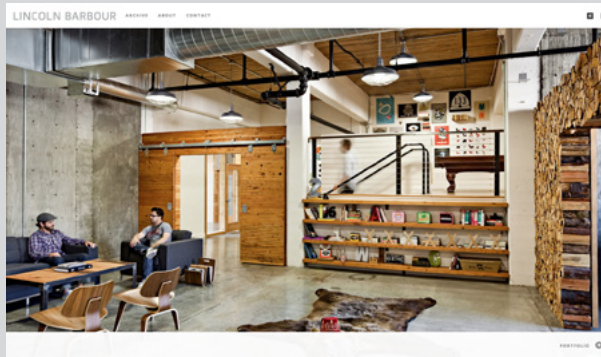
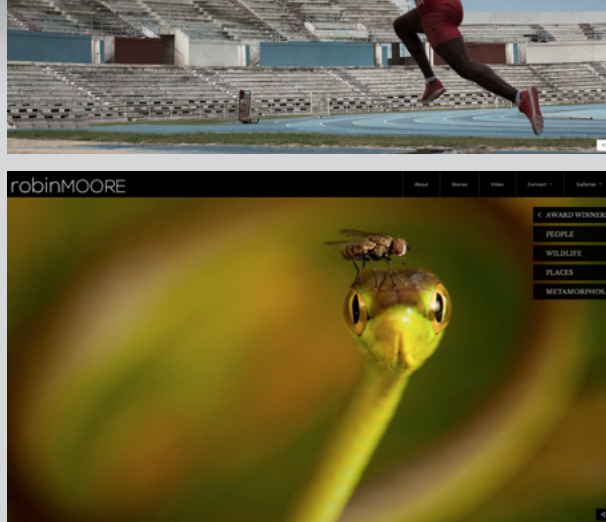
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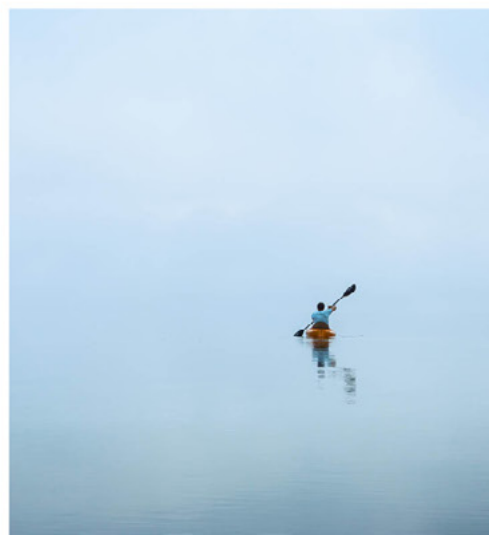
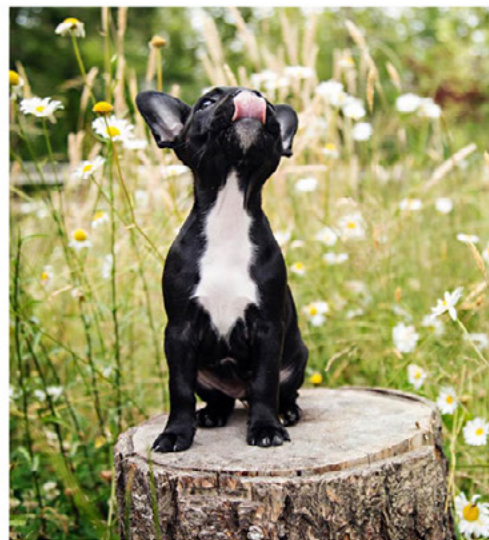
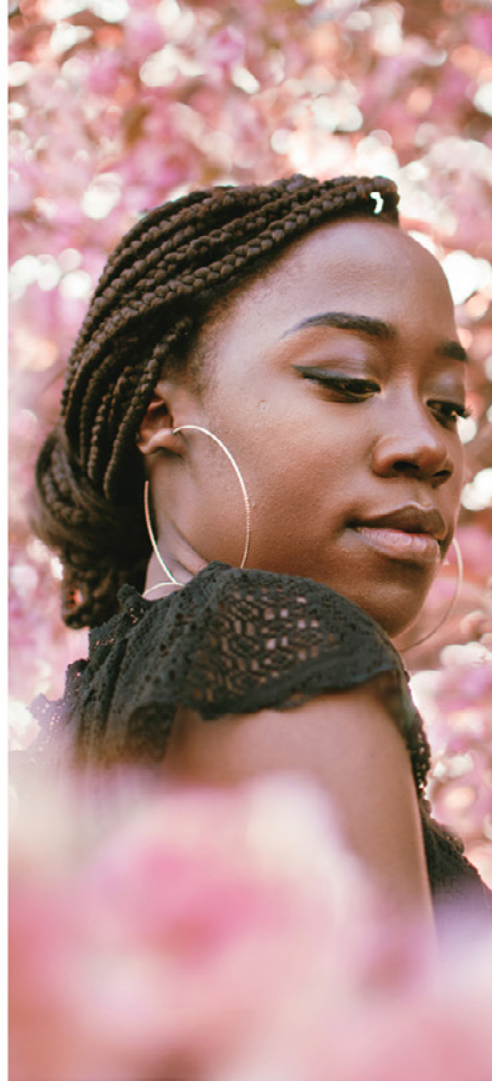


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Intro

By design, many college and university photography programs focus on theory, technique and critical thinking skills. Students emerge from school with a solid understanding of photography as a creative and storytelling medium, but many lack practical business skills that allow them to immediately turn their skills into a sustainable profession.

Learning how to successfully market your photographic skills as a business in an increasingly competitive market might very well be the difference between a long career in photography or running yourself out of the profession.

Stuff You Didn't Learn In School



© Allen Murabayashi

Should I set up a corporation?

Disclaimer: This information is for general guidance on matters of interest only. Consult with a tax and legal expert for specific guidance.

There are two main considerations for photographers when considering their incorporation status: 1) liability, and 2) taxes.

LIABILITY

Many students and young professionals choose to initially operate as a Sole Proprietorship. This means income, losses and expenses are reported on Schedule C of your tax returns. Your business is you, and you are your business. While this simplifies many logistical aspects of setting up and running a business, you assume personal liability for

I

II

instances like property damage, injury during a photoshoot, or having personal assets seized by creditors. S-Corporations and Limited Liability Partnerships (LLP) provide a layer of separation between your personal finances and that of your business, but they cost money to set-up (fees vary by state) and have more involved tax filing requirements.

TAXES

The 2017 Tax Cuts and Jobs Act has implications for photographers whether you have a corporation or a pass-through entity like S-Corps and LLCs. For corporations, a single rate of 21% for taxable income will apply in 2018. For pass through entities, which is the likely structure for most photographers, the Act offers a 20% deduction for *qualified business income* (QBI). [According to CNBC](#):

Under the "old" tax code, income from these small businesses would "pass-through" to the owner on her own taxes and were subject to individual income tax rates as high as 39.6 percent.

Photographers would likely benefit by incorporating as an LLC, but need to weigh incorporation expenses against their expected income.

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Insurance

Insurance comes in many forms and offers financial protection to photographers. Common insurance types for photographers include: 1) Health, 2) Equipment, 3) Liability, 4) Errors & Omissions.

Part-time pros sometimes try to use their personal homeowners or renters insurance to cover their equipment. But this is a mistake for a few reasons. First, homeowners insurance typically have low limits for electronics unless you specifically declare them on a schedule (which often requires an increase in premium). Second, in the course of investigating your claim (e.g. "What were you doing when the camera was damaged?"), the insurance company could discover that you were using your gear professionally and deny your claim altogether.

Carrying insurance isn't only a good idea, it's often a requirement. Photographers who work on private property or rent high value gear often need to provide a Certificate of Insurance (COI) with coverage exceeding \$1 million. Obtaining a COI from your insurance company is usually a simple process (and may incur a small processing fee), but it still requires the photographer to hold liability insurance in the first place.

Trade organizations like NPPA have partnered with insurance companies to offer decent deals on equipment insurance. Make sure to read the fine print to determine whether a policy provides replacement cost (e.g. full retail value) or actual cash value (the depreciated amount based on age).

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Separating finances and accounting software

It's tempting to initially commingle your personal and business finances using the same bank account to pay your Netflix account and your gear rentals. Although there is nothing technically wrong with this approach, it complicates accounting and makes dealing with a potential tax audit all the more cumbersome. Once you create regular income from your photography, we'd suggest creating separate bank accounts and credit cards for your business.

Since most photographers don't have employees, accounting needs tend to be fairly straightforward. Cloud-based software packages have become robust in the past few years, and a number of packages allow you to extend access to your accountant.

ACCOUNTING SOFTWARE:

- [Quickbooks](#): Industry standard for small businesses. \$15/month (many seasonal discounts are available)
- [Freshbooks](#): Another popular choice for small businesses. Easy time tracking and credit card processing. \$15/month.
- [Wave](#): Free, feature-rich software with “pay-as-you-go” options for credit card processing, bank payment processing, etc.
- [GnuCash](#): free open source accounting software

INVOICING/QUOTING:

- [fotoBiz](#): fotoBiz includes the industry-standard fotoQuote software, which has provided pricing guidance and negotiation tactics to photographers for years.
- [BlinkBid](#): Formerly desktop software, BlinkBid has transitioned to a subscription-based cloud solution.
- [FusionInvoice](#): This powerful, general purpose invoicing solution requires installation on your own server.

Taxes and you

Disclaimer: This information is for general guidance on matters of interest only. Consult with a tax expert for specific guidance.



© Allen Murabayashi

Taxes are an unavoidable fact of life. But freelance photographers can reduce their tax exposure by using a number of available deductions and equipment depreciation – some of which are newly introduced with this year's tax overhaul.

- Camera & Computer Gear
- Monthly internet/cellphone
- Mileage

Be careful when taking deductions for:

- **Meals:** Client meals and meals while working a job can be deducted as a business expense.
- **Work-from-home office:** Claiming a portion of your rent or mortgage as a business expense because you maintain a home office is a legitimate, but often scrutinized deduction.

The Benefits and Zero Downside of Registering Your Copyright

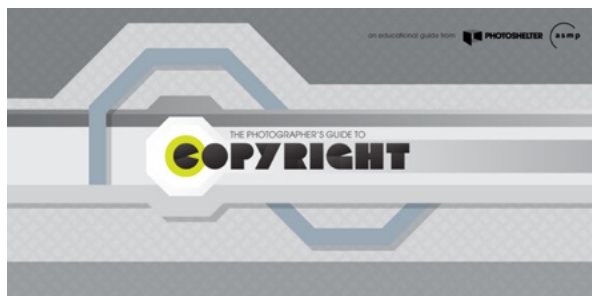
In the U.S., the act of taking a photo confers copyright to the author. But registering an image with the U.S. Copyright Office confers two major benefits: 1) statutory damages of up to \$150,000 per image per willful infringement and 2) recovery of legal costs.

Without registration, the economic value of infringement is generally restricted to the market value (e.g. if a celebrity stole an image for their Instagram and the going rate is \$50, then that's the ballpark of what you might collect).

According to The American Intellectual Property Law Association, the cost of litigating an infringement with appeals averages \$350,000, and process is far too complex for a non-lawyer to navigate alone. Intellectual Property lawyers sometime work on contingency – instead of charging an hourly fee, they take a percentage of the proceeds if they win. Without the upside of statutory damages, many lawyers would be reluctant to take on copyright infringement cases.

As of February 2018, the U.S. Copyright Office has made a number of changes to the registration process, most notably, the maximum number of images per \$55 registration is limited to 750 (previously it was unlimited). Even so, the benefits to copyright registration still outweigh this limitation, and you can quickly register images online using the U.S. Copyright Office's eCO system.

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Should I enter photo contests?



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For all the criticism of photo contests as rights-grabbing, money-making endeavors, reputable contests still provide fantastic marketing for photographers. The ability to turn this exposure into paying jobs is partially a reflection of a photographer's own tenacity as well as niche (e.g. commercial photographers appearing in Communication Arts probably have more paid opportunities than nature photographers appearing in Smithsonian magazine).

Photographers should assess individual contests based on promised exposure, prize money, entry fees, terms and conditions (e.g. rights grab), and the quality of the jury.

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Getting grants to fund your photography

You might be surprised at how many organizations exist to fund your photography projects. Even for the most narrow niches, there are a plethora of organizations with grant money ranging from modest to massive.

National Geographic editor Gina Martin started the [Bob and Diane Fund](#) in honor of her parents that provides a \$5,000 grant for visual storytellers tackling Alzheimer's Disease or dementia. [The Luminous Endowment](#) offers The Explore Armenia Grant provides \$3,000 to photographers to document Armenia's people, country and landscape.

Grant applications vary in length and detail, but we can categorically say that the most important aspect of applying for a grant is to follow the directions carefully.

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The Legal and Marketing Stuff You Should Have

Licensing language and a contract

When you're hired to take photos for another party, your customer is typically not buying the photos and the associated copyright. Instead, photographers typically extend a license to their customers to use photos in a specific way and often for a specific duration.

Most consumers won't be familiar with intellectual property (IP) concepts because their interactions with photography is usually on the retail side (e.g. senior portraits, wedding photography, actor headshots, etc). In retail photography, resale value is usually limited because the subjects are usually not famous, and the photos tend to have limited historical value. Contracts are more typically about payment terms and cancellation fees.

But for editorial and commercial work, photographers need to have a standard license that 1) designates the photographer as the copyright holder of the images (unless there is a "rights buyout"), 2) limits the way the image can be used (e.g. if it was licensed for a magazine, it can't be used for a social media campaign), 3) specifies payment terms and late fees.

ASMP has a number of [sample contracts](#) and licenses for photographers to peruse, and Wonderful Machine writes a fantastic column on [Pricing & Negotiating](#) with real world examples.

Social Media presence

Social media provides photographers with a low cost marketing mechanism, but building and maintaining a following can require a huge time commitment. Before you assume that Instagram will be automatically beneficial to your photography business, you need to define our target audience. There's no value in building an audience on any

platform unless 1) they are intended audience, and 2) you have a plan to convert them into a paying customer.

With the recent (and constant) change to Facebook's algorithm, we no longer recommend setting up a business page. Photographers are more likely to get higher engagement by maintaining a compelling personal page.

Instagram is a popular way to follow, and to a lesser extent discover, photographers. But because Instagram is a closed ecosystem, it's difficult to move a prospective client off the platform and to your website where you can own the relationship.

Website

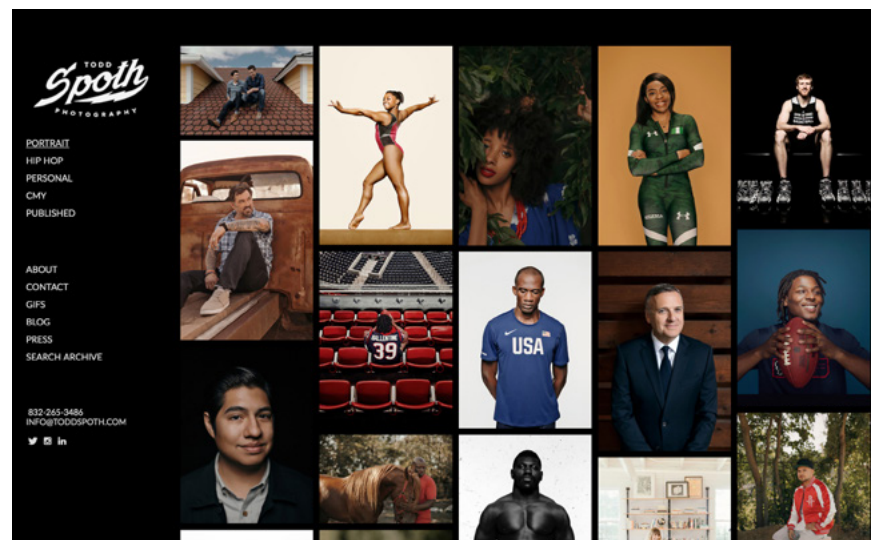
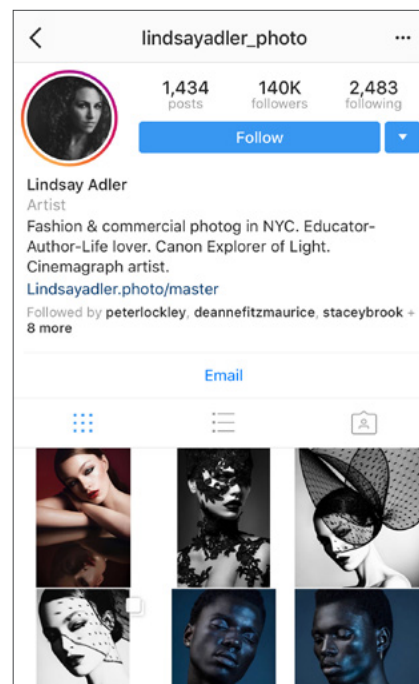
Many younger photographers who grew up in a world dominated by Instagram and Snapchat might find themselves questioning the value of a website. Don't. A website is a marketing vehicle that you control in its entirety – unfettered by ads, algorithm changes, or other people's content. Websites with good Search Engine Optimization (SEO) provide significantly more powerful "discovery" potential than social media sites/apps (e.g. Instagram is restricted to username, geotagged, or hashtag searches – it simply cannot handle freeform text searches or image searches).

Websites like PhotoShelter also provide powerful features like online storage and high res file delivery, not to mention e-commerce capabilities that can turn your images into money.

Building your first promo

Depending on the type of photography you do, you might consider developing a printed promotional marketing piece. Although the cost of short-run color printing has come down significantly in the past decade, print pieces can still require significant time (planning, design, proofing) and money to ensure high-quality output, not to mention mailing costs.

Many photo editors and creative directors have indicated that small pieces like postcards go immediately into the trash, whereas more thoughtful items like posters, books or even [action figures](#) have a much better chance of being seen (and kept).





© Sol Neelman

But don't waste your time or money developing a printed piece until you really have high-quality, distinctive work to show your potential clients. It might take several years for your personal voice to develop in your photography, and rushing to put out a promotional piece before your work is ready will only put a hole in your wallet.

You might also consider working with a photo consultant. A good consultant has likely worked as a photo editor or art director, has seen many different types of promos, and understands the psychology behind hiring decisions. They can also be the one to give you an honest assessment about your skill level relative to your competition.

The Value of Meeting People #IRL

Photography is a small industry, and we cannot stress the importance of meeting your customers face-to-face to develop your network and support your community. Meeting colleagues for coffee might lead to business referrals. Meeting photo editors in person might give them the comfort that you are the right person for the next assignment. Attending workshops and seminars give you the opportunity to meet peers and/or perspective customers.

Technology makes communication easier than ever, but it cannot substitute the experience of an in-person meeting.

The Value Of Trade Associations

Trade associations in nearly every industry have been dealing with declining membership since the advent of the commercial Internet. With so much information at your fingertips and the ability to communicate with almost anyone instantaneously, it's easy to dismiss the importance of trade associations like the NPPA, ASMP, PPA, etc.

But trade associations provide a lot of member services, and perhaps more importantly, they lobby and advocate for photographer rights in a way that individuals simply cannot. For example, the NPPA worked with local police departments, lobbied Congress, and been a crucial voice in U.S. Copyright reform – all things that impact their constituents in significant ways but are probably undervalued at first glance.

For this reason alone, paying an annual membership due is worth its weight in gold.

[ASMP Student Memberships](#)

[NPPA Student Memberships](#)

Pricing a Job for the First Time (And Charging What You're Worth)



Photos can be used in a myriad of ways and pricing can be vexing for even the experienced photographer. You might be well-versed in dealing with magazines, but how do you handle a request to license an image for a documentary movie?

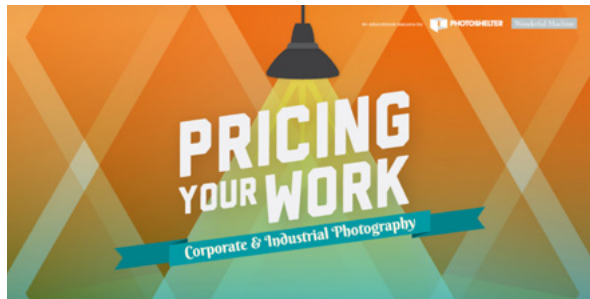
Many photographers rely on industry-standard software like fotoQuote or online calculators like Getty Images to get in the right ballpark. But many photographers also utilize online forums to vet pricing scenarios with others who have dealt with specific usage in the past.

On Facebook, we like secret groups like Photo Business Sense and the Photo Brigade Forum, which have active and experienced members who generously dispense advice based on past jobs.



For larger commercial jobs (e.g. >\$10,000), a number of estimate/negotiation services are available to photographers. Wonderful Machine provides both shoot production and cost consulting services that many photographers have relied on in the past.

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Is Photo Assisting Right for You?



© Allen Murabayashi

Making a full-time living as a photographer is difficult, especially when you're starting out. Photo assisting provides both supplementary income as well as on-the-job learning in many aspects from posing a difficult subject to negotiating a contract.

We do not believe in unpaid internships or photo assisting where the photographer is getting paid. The “best” photographers should be successful enough to pay the assistants that make their work possible. And photographers who take jobs that require an assistant should budget with their clients to appropriately pay for extra labor.

Of course, circumstances vary. A photographer might be donating their services for a charitable cause that you believe in. Or you might help a friend on a personal project. But the point is to know your value, and be cognizant of what you're getting in exchange for your services.

Photographers rely heavily on word-of-mouth to find assistant or digital tech jobs – especially when they are working outside of their home geography. We can't stress enough the importance of maintaining a good reputation. This means everything from the obvious (showing up early, being personable, working hard) to the more subtle (not snapchatting the shoot, staying off your phone, etc).

Assistants:

Depending on the complexity and budget of a shoot, a photographer might use one or many assistants. For smaller shoots, an assistant might be used primarily as a grip, helping to move and set-up equipment. On larger shoots with multiple assistants, the first assistant acts as a second pair of eyes for the photographer – ensuring that camera settings and lighting set-ups are as intended, so that the photographer can concentrate on getting the shot without distraction.

Digital Tech:

While photo assistants usually concern themselves with cameras, lenses and lighting, the digital tech has become a crucially important part of the production team. Successful digital tech's provide services like tethering and re-display knowledge (e.g. how to set-up wireless image review on iPads), software expertise (e.g. Capture One, Lightroom, etc), and a high degree of computer literacy.

The number one responsibility of a Digital Tech is ensuring that images are not lost, so the more redundant backup the better. Ensuring that photos can be quickly retrieved and displayed for the photographer and client is of utmost importance.

Digital techs are often paid more than photo assistants, and many photographers use income from digital tech gigs to fund their personal work.

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10 Mistakes People Make When They're Just Starting Out

- 1.** Spending too much on gear; not budgeting/saving money for when times are lean
- 2.** Not saving for quarterly taxes and retirement
- 3.** Not photographing personal projects-self assigning fun shoots; assuming only assignment work is important for portfolio and mailers
- 4.** Spending time away from finding work/shooting (e.g. exercise, hobbies, hanging w/ non-photo community)
- 5.** Not hiring editors/consultants/CPAs to help strengthen one's business
- 6.** Forgetting that this is a marathon, not a sprint. Freelance life will ebb and flow
- 7.** Don't forget to breathe when things are slow, and to continue working hard when things are going well
- 8.** Remember to value yourself, your craft and your time and experience
- 9.** It's OK to say "no" to a potential client if you don't feel you're getting paid enough or treated in a way that makes you feel positive about the experience
- 10.** Don't get too caught up with other's success (via social media and the like). Keep your eyes on the prize. Social media is mostly smoke and mirrors.

Finding Your Niche—Should You Specialize Or Do a Little of Everything?

Photographers, especially younger ones, often have a broad range of photographic interests. You might enjoy product photography, but also have a knack for wedding photography. There's nothing wrong with pursuing many avenues of photography and constantly experimenting with new styles, but to get noticed, you usually need to do one thing well, and build a marketing plan around a set of images.

Especially where your marketing is concerned, it is a mistake to have a website with every genre of photography because it doesn't meet the expectation and needs of your customer. A prospective bride probably doesn't want to see your pet photography, and a newspaper photo editor doesn't want to see your wedding photography. You need separate websites, social media accounts, and marketing plans for each niche that you really want to pursue.

- Editorial clients might allow for a more diverse approach (e.g. [moving portraits](#)). Develop your skill accordingly.
- Specialize in what you want to get paid for.
- Make the time to learn new skills and techniques. Good photos will always stand out, but technology is providing us with more ways of creating photos and telling stories than ever before.

Life Beyond Photography



© Allen Murabayashi

As passionate as you might feel about photography now, it can be a challenging and uncertain career path. Many photographers and photo editors have entered the profession and consciously decided to pivot to another career path. Here are a few:

Zach Honig

Editor-at-large, *The Points Guy*

While working towards a career in journalism at the University of Missouri, Zach Honig joined the student newspaper as a photographer and covered a variety of campus sports and news. With a strong interest in sports, he joined SportsShooter and met “some amazing folks” and attended a number of workshops.

“As I was approaching my junior year, I realized that very few classmates had landed full-time photography gigs out of school — [Chris Detrick](#) is the one that always comes to mind, and he's still at the Salt Lake Tribune (*editor's note: Chris Detrick recently left photography to become the head brewer at a newly announced pub in Salt Lake City*). A rare photojournalist success story.” Honig said Detrick was far more talented than he, so he started looking around at alternative careers that could parlay his interests.

An junior year internship at PopPhoto turned into a regular gig during his senior year, and then he ended up covering the Beijing Olympics for the Olympic News Service (ONS). From there, he landed an editor gig at PC Magazine, then Engadget where he was responsible for all the live coverage at trade shows and product launches. The opportunity to travel for work satisfied his personal desire to see the world, and when the Editor-in-Chief position at the travel blog *ThePointsGuy* opened up, Honig “didn't hesitate to make the move.”

Honig succeeded, in part, because he kept an open mind about his career options. He has continued to shoot photos for all his jobs, but the picture taking is augmented with writing and capturing video and audio. He said, “Editors and hiring managers care more about the quality of the content you produce than where you went to school or what you studied when you were there. They'll also be checking out your social media accounts, so work on building a personal brand and an audience on Twitter and Instagram.”

He also believes that building a network is of paramount importance for developing your career. Honig said, “Connections are more important than ever, too. I've never landed a gig simply by filling out a web application or sending in my resume — not one. Spend your college summers as an intern, and make sure you walk away with very solid writing and photo clips.”

Ryan Schick

Attorney, *Taft, Stettinius & Hollister LLP*

A chance encounter with a photographer led to Ryan Schick's first photo credit in *TIME* magazine at 13 years old. His passion for photography and politics led him to pursue a degree in journalism at Indiana University, but his work alongside editors at the Republican and Democratic Conventions in 2000 helped him discover “stability in my personal and professional life” through editing. Schick says, “It was at that moment I put down the camera and picked up the loupe.”

Schick says photojournalism “afforded me with an extraordinary worldview.” But a confluence of events (promulgation of mistruths, training for a marathon while listening to SCOTUS oral arguments, marriage, and a layoff at Condé Nast Portfolio) made him reconsider what he calls “Adult 2.0.” Schick decided that to have the impact he wanted, he would pursue becoming an attorney.

After moving to his wife's hometown of Columbus, OH and earning a JD, Schick had the opportunity to work for two mayors in the Department of Development. “I am currently working with public and private agencies to develop new funding mechanisms for our startups and other emerging businesses.”

His advice for current students is simple, “Take as many business and marketing classes that you can. Your work is a commodity and in this digital world, you are facing the equivalent of trying to attract assignments from editors while being on the floor of the Chicago Mercantile.” Schick preaches diversity and humility, “During my tenure in journalism, I saw too many photographers who were scrapping by financially but for their own price would not fill their coffers by shooting [wedding or family photos]...It's the little things that we have to do as adults that set apart those who hope for success, or make it for themselves.”



Will Schneekloth

Programmer, PhotoShelter



Will Schneekloth matriculated to Rutgers University with an interest in music education, but he switched majors to Journalism when “my love for photography and storytelling overwhelmed my dedication to music.” A keen eye led to regular freelance assignments for the local newspaper and the Rutgers Athletic Department, and like many photographers, Schneekloth dreamed of shooting for Sports Illustrated or traveling with the Formula 1 circuit.

After graduating, he worked as a freelancer, but Schneekloth “found it increasingly difficult to break through to ‘the next level’” given the NY Tristate Area’s glut of talented photographer. Nevertheless, he moved from a smattering of freelance jobs to working with Getty Images on their NASCAR coverage. But the gig meant nearly 100 days per year on the road, and with a wife and baby on the way, Schneekloth started to reconsider his work/life balance.

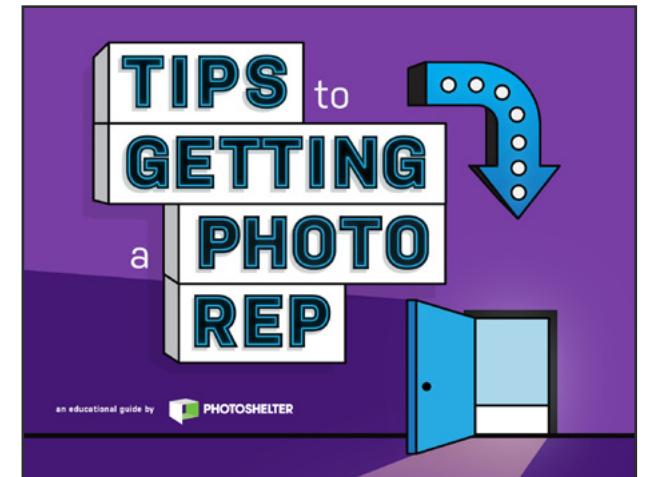
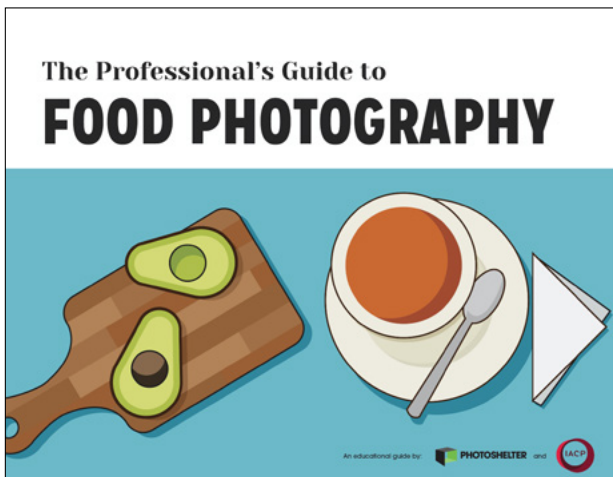
After some serious self-study, Schneekloth was accepted into the Flatiron School’s Web Development Immersive program, and a few hundred hours of programming later, he found a programming job...at PhotoShelter. “It was really hard to give up ‘the dream’ of being a photographer,” said Schneekloth. “It’s the most fun job, and I had unforgettable experiences when it was my full-time gig. For me it came down to priorities – the road to success I had found clashed with my ideal home life and my family is my top priority.”

Growing older and experiencing life has a way of shifting original dreams. “My dad has always recalled this quote: ‘Life is a series of adjustments’ – and that rings incredibly true for me,” said Schneekloth. “The other piece of advice is that there are other ways to be involved in the photo industry without being the one to make the pictures. I’ve found it even more rewarding to build the tool my photographer friends and former clients rely on to get their jobs done, and it gives me a ton of satisfaction to still be involved in photography in this way.”

Now what?

If you really intend to make a full-time living through photography then, like any career, your goal is longevity and sustainability. For freelancers, this means building a diverse book of clients so the loss of any one client doesn't drive you out of business. This also means realizing that taking photos will end up being only a fraction of what you need to do to survive. Marketing, invoicing, experimenting, and continuing education are all aspects of developing what might very well be a hobby into a profession.

We would strongly recommend finding a few mentors (treating them to a cup of coffee goes a long way), and immediately joining an online group where you can pose questions about the business of photography. Then make a point of meeting people in real life and helping to support a community of peers. The community you deserve is the one you help build. Photography can be an incredibly solitary profession, and if you want a social safety net, then be an active member of the community.



FIND PHOTOSHELTER ONLINE

