



CREATIVE WEALTH GENERATOR

TURN YOUR CREATIVITY INTO AN EXTRA \$1K EVERY MONTH



A Step-by-Step Guide to Building
Longterm Creative Wealth In Your Life



GETTING STARTED

Congratulations on starting your creative wealth journey!

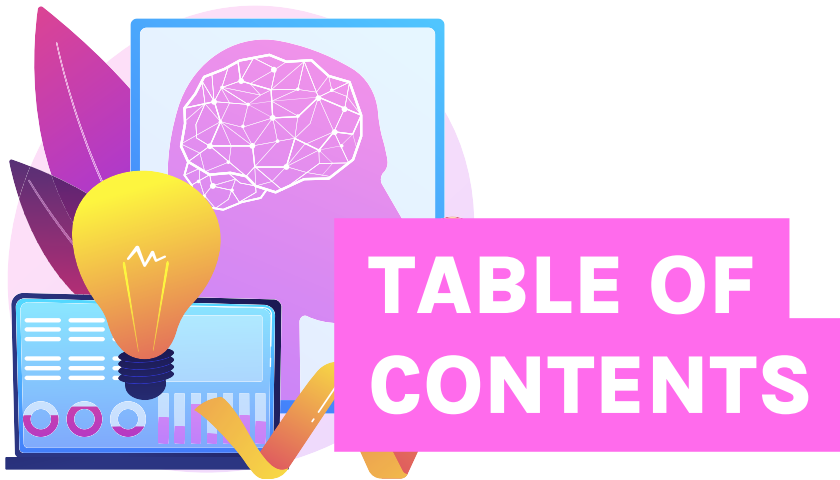
Welcome to the Creative Wealth Generator workbook – your guide to turning your creative skills into extra income.

This workbook will help you discover how to make \$1,000 or more each month by using your creativity. Inside, you'll find exercises, tips, and lots of examples to inspire you.

Whether you're just starting or have some experience, this workbook will show you how to identify your talents, explore ways to make money, and create a personalized plan to get started on your creative wealth journey.

Get ready to unleash your creativity, boost your income, and make your creative dreams come true. Let's get started on your journey to financial abundance!





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LETTER FROM THE AUTHOR

What could an extra \$1k per month do for you?

Dear creative friend,

Have you ever felt trapped in a never-ending cycle of work, doing work you don't enjoy, struggling to make ends meet, while your creative dreams gather dust on the sidelines?

I've been there too, working overtime every week, juggling multiple jobs just to cover my basic expenses. I felt like I was working and working, doing my best, and always ending up in the same place: tired, overworked, broke, disconnected from the things I loved most and numbing myself to get through the day. It was exhausting, and it felt like there was no end in sight.

But there is another way.

I'm Nicole Fichera, and I know how hard it is to pursue joy, and passion, and creativity, when you're pretty much living in survival mode. I understand the frustration, the feeling of being stuck, wishing for a different life and having no idea how to get there. That's why I want to tell you my story — a story of learning, transformation, and the incredible power of taking action.

At some point, I decided that enough was enough. I was tired of sacrificing my time, my energy, and my creative passions for a crappy paycheck that barely covered my basic needs. I realized that if I wanted things to change, I had to change. And so, I started on a journey of self-discovery and learning.

I learned how to negotiate for what I deserved, how to sell my skills and ideas, and how to save and invest in my future.

I discovered the importance of being honest with myself about what truly mattered. I built up the courage to let go of what no longer served me. I quit the jobs that drained my soul and started doing work that I actually enjoyed.

And you know what? It made all the difference.

Today, I am writing this from the comfort of my lovely home. I have my cat on my lap and peace in my heart. I can finally say that my personal vision of creative wealth is becoming my reality. I've built a business doing what I love, and I have the freedom to spend my time on the things that matter to me most.

Here's the cool thing: you can do it too. In this guide, I'm going to show you how you can create your own system for bringing joy and stability into your life. You'll learn how to start building your unique Creative Wealth Generator system -- a "machine" that will do the heavy lifting for you as you create a life filled with purpose, joy, creativity, and abundance.

Why wait? Things look the same week after week unless we take action. So, let's start today. Invest in yourself. Design a future that allows you to have the time, money, and freedom to explore your creativity.

Imagine what an extra \$1,000 per month could do for you.

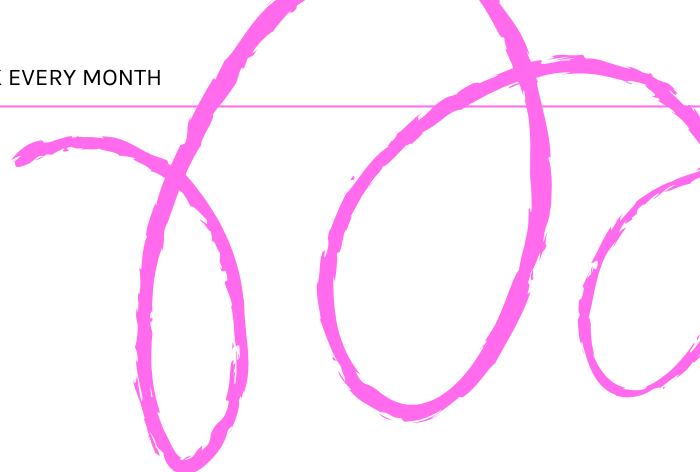
It's time to unlock the possibilities inside of you. I'm here to guide you every step of the way. Together, let's create a life of abundance and fulfillment.

With warmth and excitement,

Nicole Fichera
Founder, Hourglass Collaborative







DEFINITION

Defining Creative Wealth

In this section, we'll explore the concept of creative wealth and how it extends beyond financial prosperity. Creative wealth encompasses much more than money. It's about embracing your creativity, finding fulfillment in your work, and experiencing abundance in all areas of your life.

Creative wealth is a holistic approach that aligns your passions, skills, and values with your financial goals.

- It's about leveraging your unique talents to generate income while nurturing your creative spirit.
- It's about creating a life that reflects your passions, values, and personal definition of success.
- It's about designing a lifestyle that allows you to do what you love, make a meaningful impact, and experience fulfillment on a daily basis.

The Creative Wealth Generator program is designed to support you as you design a life that reflects your passions, values, and your personal definition of success.

By the way -- creativity doesn't just mean art, or painting, or drawing, or music. Creativity can be anything that inspires you to expand your imagination, externalize your values, and remake the world around you. For some folks, that is sculpture or writing. For others, it is gardening, or spreadsheets, or policy. If it lights you up, activates your mind, aligns with your passions, then it's creative.

And remember: creativity is a muscle. The more you practice, the stronger you get.

In the following exercise, we invite you to explore your own definition of creative wealth. It's a deeply personal and unique concept that varies for each individual. Take a moment to reflect on what creative wealth means to you and how it aligns with your values and aspirations.



"When you close your eyes and visualize something, you engage the neural circuitry in much the same way as if you were to really experience it."

Mike Tranter, PhD, Neuroscientist
University of California San Diego



EXERCISE 1:

Visualizing Creative Wealth

Let's get started by leveraging the power of visualization to connect with a unique vision of creative wealth that reflects you. Imagine the kind of life you want to live, and the financial abundance you hope to achieve. Get specific. Just by visualizing clearly, you can start to prepare your brain for a new kind of future.

When you imagine your most abundant lifestyle, what do you look like? What can you do that you can't do now? What can you stop doing? How will that feel? Visualize your ideal financial situation and the possibilities that an extra \$1k per month could bring to your life.

Read over the examples on the right side of this page to get some inspiration for this exercise. The next page is designed as a worksheet to help you think through the visualization in detail.

EXAMPLES

Bea, the Musician

"I can spend my days creating and practicing music, without the worry of financial limitations. This allows me to invest in high-quality instruments or recording equipment, as well as afford to attend music festivals or take lessons to further improve my craft."

Chris, the Chef

"I can experiment with new recipes and ingredients without worrying about the cost, allowing me to create unique and delicious dishes. I can also invest in culinary courses or ingredients that will help me improve my craft."

Kevin, The Writer

"I can spend my days writing and creating content that I'm passionate about, without the worry of financial instability. This allows me to invest in my writing career, like attending writing retreats or hiring a writing coach to improve my skills."



EXERCISE 1 WORKSHEET:

Visualizing Creative Wealth

How would you feel if you could live your ideal creative wealth lifestyle? What would you have?
What would you be doing regularly? What would you be able to stop doing?

Write your answer here--and remember to dream big! Your imagination is the only limit here.

How would your ideal creative wealth lifestyle feel? How would it impact your overall well-being?
How would it impact the well-being of your loved ones, and your broader community?

Write your answer here--and remember that the world is abundant. When good things happen to you, it also benefits the people you care about and the things you value, making the world a better place overall.



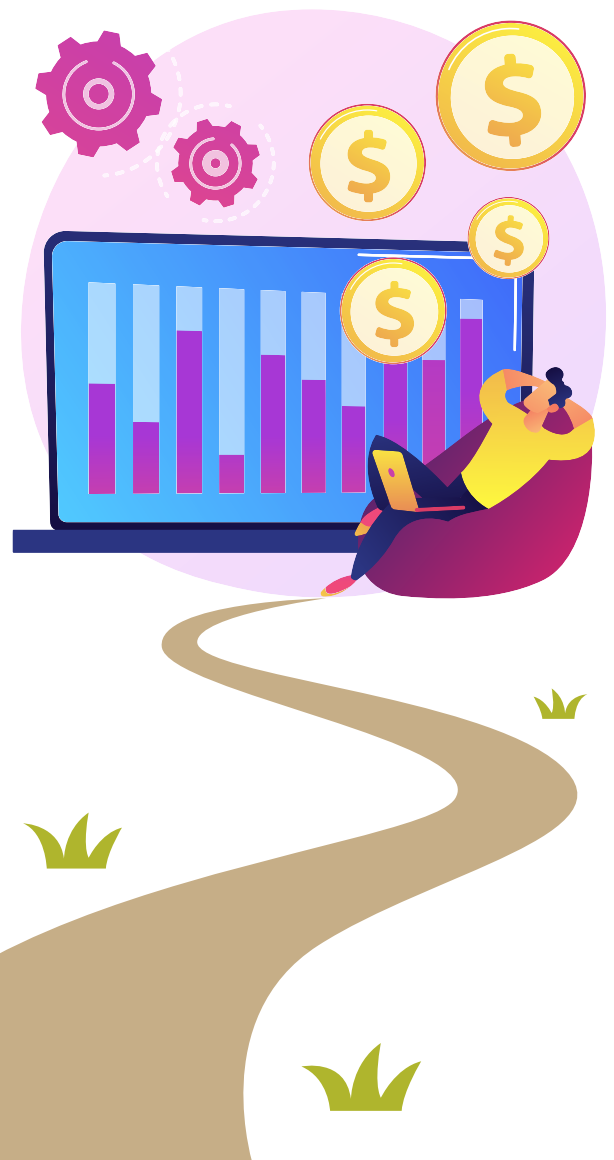
STEP 2

Discovering Your Income Pathways

Maximize your creative skills by identifying income-generating opportunities that complement them. Your unique abilities are your greatest asset, and finding the right markets that appreciate your skills can lead to financial prosperity.

In pursuing these opportunities, take some time to reflect on your values. What principles do you want to follow as you work towards your financial goals? By aligning your actions with your values, you'll be able to create a life of abundance and creativity that's true to who you are.

You're well on your way on this journey towards financial freedom. Let's dive in and explore the art of making money creatively!



EXERCISE 2 WORKSHEET:

Analyzing Your Creative Skillset

Understanding your skillset is an essential first step in determining the best income pathways for you. In this exercise, you will use a classic SWOT Analysis framework to map out your skills. SWOT stands for Strengths, Weaknesses, Opportunities, and Threats, and so a SWOT analysis is a technique for assessing these aspects of your skillset and the value you offer to the world.

STRENGTHS

What do you do well? What unique strengths and talents do you have? Why are you proud of your skills?

WEAKNESSES

Where could you improve? What skills just don't come naturally for you? What do you perceive as your biggest barriers?

OPPORTUNITIES

Which strengths could you turn into opportunities? What trends could you lean into and take advantage of?

THREATS

What are you up against? What obstacles do you have coming up? Which habits or patterns could jeopardize your process?



EXERCISE 3 WORKSHEET:

Boosting Strengths and Connecting to Opportunity

Now that you have spent some time thinking about your creative skillset, let's dig into the most important part: your strengths. In this exercise, you will choose your biggest strengths and think about how you can supercharge them and apply them effectively. Here are some questions to consider as you move through the exercise:

- How can I develop this strength even more?
- How can I turn this strength into a huge opportunity?
- Where can I use this strength to take my income to the next level?
- Where can my skillset shine, if I really went for it?

Boosting Your Strengths

Review your SWOT Analysis and pick the Top 3 Strengths that you consider most important. For each strength, write what it would look like if that skill were 5x or 10x stronger. What would you be able to do that you can't do now?

Connecting To Opportunity

Now identify the Top 3 Opportunities from the last page. For each Opportunity, think about how you can position your strengths for maximum impact. How do your Strengths connect to current economic trends, technology, changes in social behavior, etc.?

STRENGTH #1:

5X BOOSTED:

10X BOOSTED:

STRENGTH #2:

5X BOOSTED:

10X BOOSTED:

STRENGTH #3:

5X BOOSTED:

10X BOOSTED:

OPPORTUNITY #1:

OPPORTUNITY #2:

OPPORTUNITY #3:

EXERCISE 4 WORKSHEET:

Working With Weaknesses and Minimizing Threats

Choose your top three weaknesses from the SWOT Analysis. Write one weakness in each row below. Connect each weakness to one of the five Weakness-Zapping Strategies provided. Pick the strategy that will be most helpful and enjoyable for you to use. When managing your weaknesses is enjoyable, you're more likely to stick with it.

FIVE WEAKNESS-ZAPPING STRATEGIES

- 1. Lower your standards. Expect less of yourself.
- 2. Design a support system that helps you manage and improve your weaknesses.
- 3. Overwhelm or eliminate the weakness - be so good at something else that the weakness is irrelevant.
- 4. Find a collaborator. Hire or partner with someone who loves doing what you don't.
- 5. Stop doing it! Why try so hard at something you're not good at?

Once you've found your top three weaknesses and developed strategies to handle them, think about how these strategies can help you deal with the threats you identified in the SWOT Analysis. Can they reduce your exposure to these threats or minimize their impact?

<p>WEAKNESS #1:</p> <p>.....</p> <p>ZAPPING STRATEGIES:</p>	<p>How would these strategies reduce your exposure to the Threats you identified? How could they minimize the potential impact of those Threats?</p> <p>.....</p>
<p>WEAKNESS #2:</p> <p>.....</p> <p>ZAPPING STRATEGIES:</p>	<p>How would these strategies reduce your exposure to the Threats you identified? How could they minimize the potential impact of those Threats?</p> <p>.....</p>
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STEP 3

Designing Your Quick Income Project

Let's put your creative skills to work and create a "Quick Income Project" to bring in some extra cash. This project will challenge you to get your skills out into the marketplace and start testing your approach.

In this section, we'll be exploring four main income-generating avenues: teaching and consulting, product design, media creation, secondhand item reselling, and even part-time work where you get paid to learn on the job. These strategies offer flexibility, creativity, and entrepreneurship, all tailored to help you achieve your financial goals.

Let's design your Quick Income Project and start bringing creative wealth into your world ASAP!



DEFINITION

What Is A Quick Income Project?



A "Quick Income Project" is a fast, easy way to test your income-generating strategy in the marketplace. It's an experiment, designed to generate extra income in a relatively short period. It allows you to take a practical, actionable approach as you begin your creative wealth journey.

This project is a hands-on opportunity for you to apply the principles and strategies learned throughout the guide. It encourages you to put your unique creative talents into action and experiment with income-generating ideas aligned with your skills.

By launching a Quick Income Project, you can begin to create a sustainable stream of income that complements your existing job or serves as a stepping stone towards achieving your financial goals.

The following section will provide guidance, practical exercises, and expert advice to help you shape your Quick Income Project and get it out into the world. It doesn't have to be perfect - it just has to be a good first draft.

Think of this project as a learning exercise that might bring in a few extra dollars, not a perfectly designed longterm business model. You won't need to do anything complicated, like setting up an LLC or building a whole website. This should be something you can achieve with relatively little effort, and with simple tools.

The point of the Quick Income Project is to get you out into the world, developing and monetizing your creative skillset in some way. It's a test that allows you to determine whether your income strategy actually works, or whether it's something you actually want to commit to longterm.



Exploring Income Strategies as a Creative Beginner

If you're still developing your creative skills or looking to start from scratch, this page offers insights into two income strategies that are ideal for beginners. Explore these opportunities to kickstart your creative journey and lay the foundation for future growth.

1 Finding + Reselling Secondhand Items

Are you super into vintage? Do you love finding hidden gems and turning them into money? Explore thrift stores, garage sales, and online marketplaces, to find unique items that would interest collectors of vintage items, art, memorabilia, or collectibles. With a sharp eye and some patience, you can make profits--and have a lot of fun.

Pros:

- A great way to express your taste, interests, and personal style
- Flexible schedule to accommodate different lifestyles
- No major investment to get started
- No special skills to get started
- Potential for enormous profit margins

Cons:

- May require travel to find items
- Limited control over schedule of yard sales, estate sales, etc.
- Logistics of photographing, posting, and coordinating shipping or pickup
- Takes time to find a profitable niche

2 Working For An Expert In Your Field

Gain experience and grow by working part-time for an expert in your field. Collaborate and assist with projects, learning from their expertise. This opportunity allows you to expand your network and enhance your skills while earning income.

Pros:

- Opportunity to learn from an industry expert and gain valuable experience
- Networking opportunities and access to industry connections
- Steady income and stability
- Potential for mentorship

Cons:

- Limited control over work schedule and assignments
- Potential for lower hourly rates compared to freelancing or consulting
- Dependence on needs of the expert
- Limited opportunities for independent decision-making and creativity



Maximize Your Expertise and Creativity to Generate Income

For those who are already seasoned pros, there are a variety of ways to leverage your skills and creativity to earn a living that aligns with your passions and preferences.

3 Teaching + Consulting Services

A great way to start out monetizing your expertise is through teaching and consulting services. Sharing your valuable knowledge and best practices can help others and increase your income. By offering one-on-one sessions, workshops, or online courses, you can empower individuals to learn and grow while earning income.

Pros:

- Utilizes your expertise and knowledge
- Flexibility in your rates and schedule
- Opportunities for one-on-one interactions and building relationships
- Establish yourself as an authority
- Potential high hourly rates or package fees

Cons:

- Requires effective marketing and promotion to attract clients
- Time and effort needed to develop teaching materials or consulting frameworks
- Competition from other experts in the field
- Dependence on client availability and demand for your services

4 Making Content, Media and Products

Do you love designing and creating? You can turn your passion into profit by selling your creations, including digital downloads, physical objects, media content, and much more. You can make jewelry, grow herbs, and sell them at local markets, or use online marketplaces to reach a wider audience. As you brainstorm the possibilities, reflect on the lifestyle you desire and how each approach would impact it.

Pros:

- Allows you to express your creativity and passion through tangible creations.
- Potential to sell products locally or globally through online platforms.
- Flexibility in choosing the type of products you want to create.
- Opportunities to establish your brand and build a loyal customer base.

Cons:

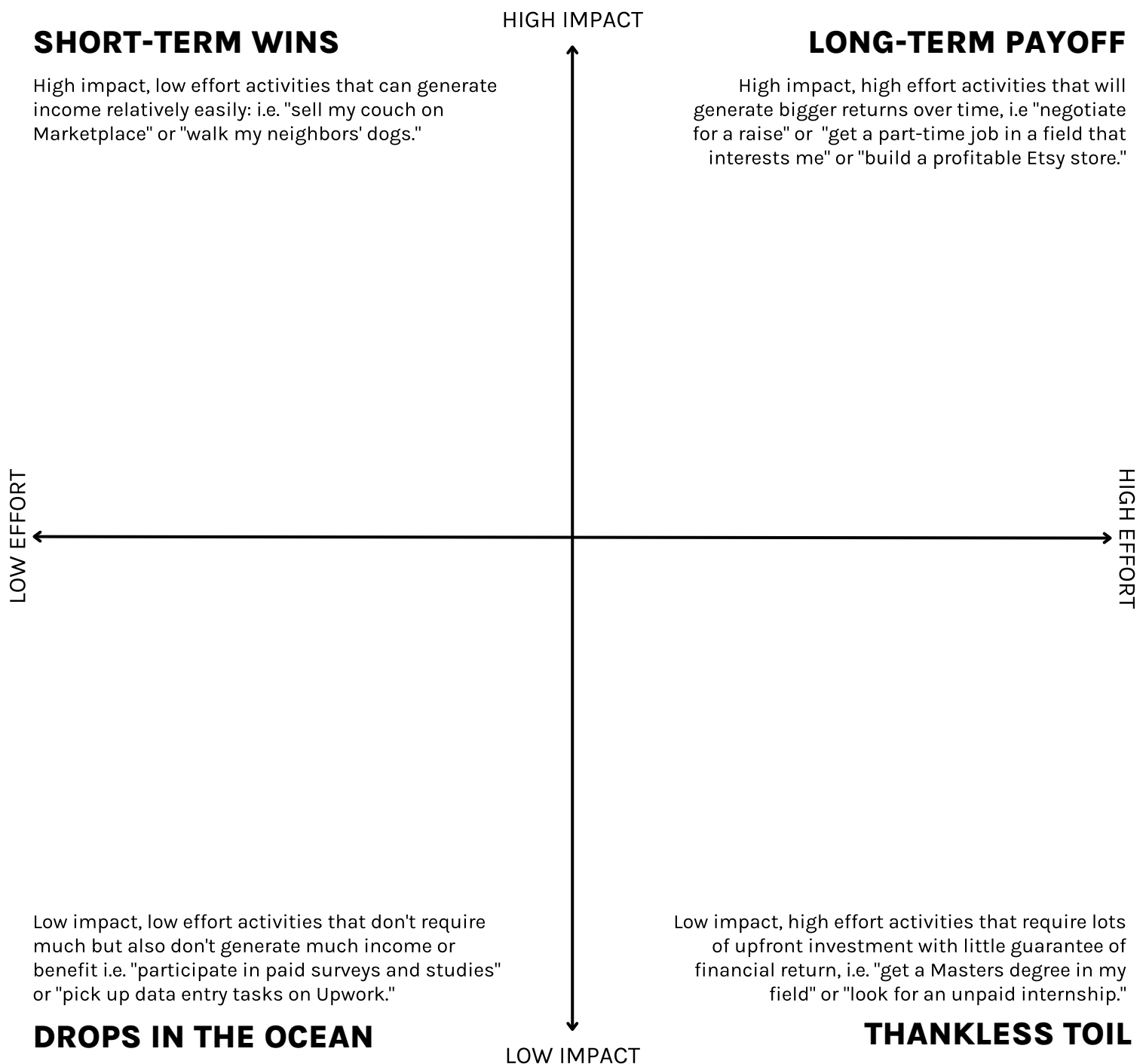
- Materials + equipment costs
- Time-consuming production and inventory management
- Shipping and logistics considerations for physical products



EXERCISE 5 WORKSHEET:

Analyze Your Income Pathway Options

Brainstorm ways that you could make income related to your creative skills. This could look like part-time work, building a business, changing industries, or keeping your current job to pay the bills while you build up your skillset on the side. For each potential income stream, ask your self: "How much positive impact will this have on my income and lifestyle?" and "How much effort, time, or money will this require?". Map each option accordingly in the grid below.



STEP 4

Launching Your Quick Income Project

It's time to bring it all together and get your creativity out into the world. In this last section, we will define a simple project plan for your Quick Income Project.

Once you have your plan, you can get started testing your ideas. This is the first step in creating a sustainable income stream and a foundation for your ideal creative wealth lifestyle.

The Quick Income Project is essentially a way to prototype your income generating strategy - and test whether you actually like making money in this way! Even if a project is financially rewarding, it still might not be the right fit for your lifestyle.

Maybe you thought you would like event planning, but you hated it. That's great! Now you know that you gave it a shot, and you can change direction and try something else.

Or maybe you thought there would be a market for pet portraits in your area, but people kept asking you about family portraits instead. Again, that's a success! Testing is the only way to find out the ideal match between your creative skills, your lifestyle, and your market.

You can return to this framework as many times as you need. If you need to change directions, just dive back into your analysis for fresh ideas. Follow the steps, stay curious, and you'll be making extra money in no time!



EXERCISE 7 WORKSHEET:

Quick Income Project Plan

Summarize your Quick Income Project in the space below. For example:

- EXAMPLE #1: "For my Quick Income Project, I will visit garage sales every weekend for one month. I will look for comic books and action figures, and post them for sale on E-Bay. This will allow me to test out a resale income strategy connected to my passions, and will also give me something fun to do with the kids. I will begin on July 10."
- EXAMPLE #2: "For my Quick Income Project, I will email my friends and family and offer them Birthday party planning services. I will offer a planning meeting, a shopping list, and a party prep schedule for \$150. This will allow me to try event planning and see if it is for me before making a career change. I will send the email on Saturday, and follow up a week later."

Use the framework below to create an extremely simple project plan. Remember, you are testing. There is no need for a complicated strategy. Define the three key actions you will take over the course of the project, the reasons for those actions, and commit to a timeframe for doing them.

ACTION	REASON	TIMEFRAME
(i.e. email 10 friends, post a flyer, update my LinkedIn)	(i.e. find customers, establish credibility, deliver value to client)	(i.e. tomorrow, by June 27, at the end of the first month)

CONCLUSION

Congratulations On Starting Your Creative Wealth Journey!



You've unlocked your creative potential and transformed your passions into sustainable income streams. Remember that this is only the beginning. Build on the knowledge and mindset you've gained to nurture your creativity, refine your income strategy, and seize opportunities.

Next Steps:

1. Implement Your Quick Income Project:

Get your ideas and skills out into the world! Putting your project plan into action. Take consistent small steps and track your progress, so you can learn from the process.

2. Keep Experimenting: Stay curious, adaptable, and open-minded. You can return to the Creative Wealth Generator framework as many times as you need as you need to. Redesign your Quick Income Project based on your learnings, and you will soon find an income strategy that works for you.

3. Seek Support and Community: Connect with like-minded creatives in forums, workshops, and networking events. Their support, inspiration, and insights will keep you going on the tough days, when you're tired and your original inspiration has faded.

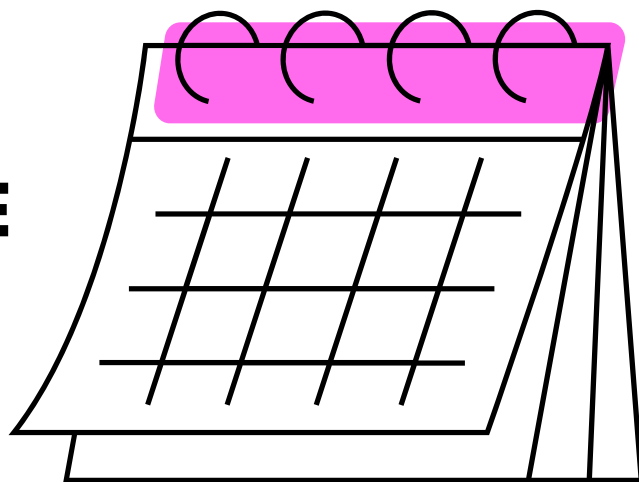
4. Invest in Yourself: Dedicate time and resources to personal and professional development. Watch videos on YouTube, listen to podcasts, enroll in courses, read books, explore new techniques, and seek professional support along the way. Investing in yourself is the best investment you can make - no one can take away your knowledge.

Remember, the journey to creative wealth is not linear. Embrace challenges, learn from setbacks, celebrate successes. Believe in your abilities, trust the process, and never underestimate the value of your talents. The world is ready to embrace your gifts. Now, go forth and continue to create, innovate, and thrive on your creative wealth journey.



SURPRISE....FREE CREATIVE COACHING!

BONUS OFFER: Accelerate Your Creative Wealth Journey with FREE Personalized Coaching



As a special bonus, we're offering you an exclusive gift to supercharge your creative wealth journey: A FREE Personalized Coaching Session with our experienced team and a Customized Creative Wealth Strategy designed exclusively for you.

Take advantage of this opportunity to accelerate your progress, overcome obstacles, and reach new heights of creative success.

HERE'S WHAT YOU'LL GET:

- Personalized feedback on your Creative Wealth Generator plan
- Targeted advice on next steps based on your skills and goals
- Exclusive resources to grow your creative business

BOOK NOW!

Start your Creative Wealth journey today: Schedule a FREE 15-minute consultation to see if our personalized coaching and custom strategies align with your goals.

