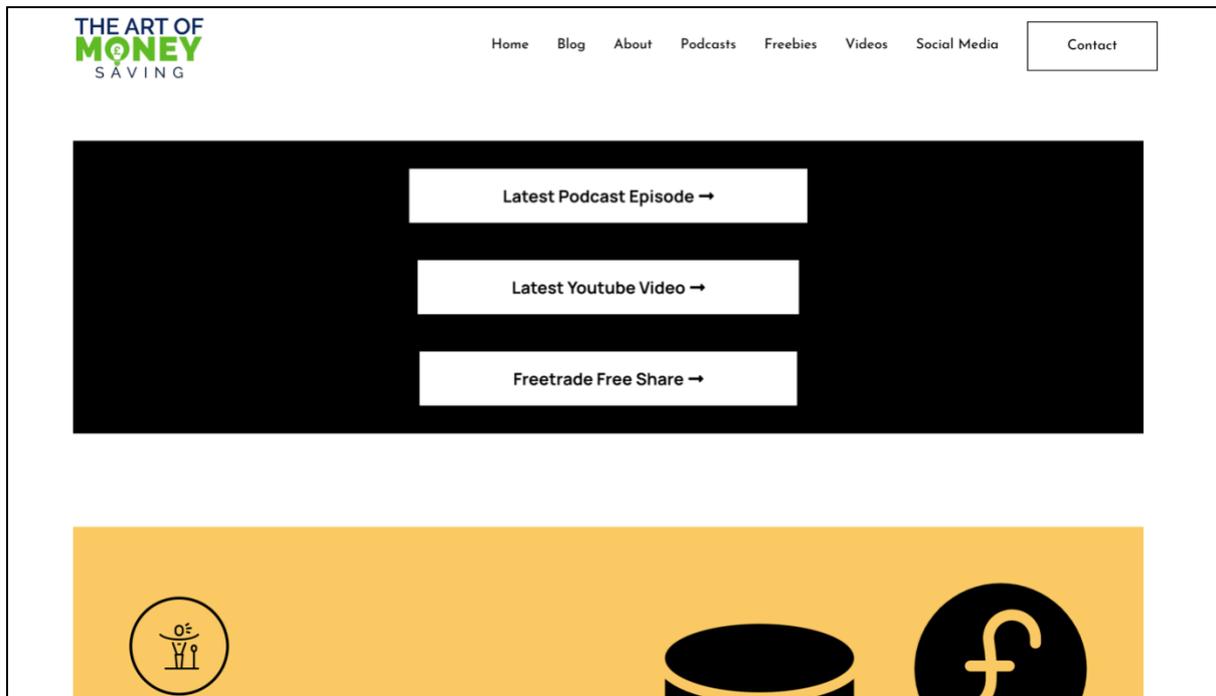


## Joshua Mills - Creator of 'The Art of Money Saving'



<https://www.theartofmoneysaving.com/>

### The client:

Joshua Mills reached out to me because he was launching a new podcast and website and wanted to have a copyeditor look at it.

### The final brief:

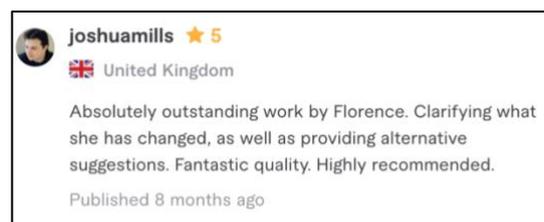
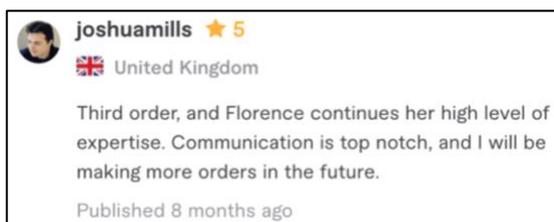
To proofread and copyedit the client's new website. The client wanted the tone to be friendly, informative and entertaining. He also wanted special attention paid to grammar and spelling.

### The challenges:

This was a straightforward project. The client didn't require any amendments after I sent my work.

### The result:

Joshua used my services twice more and provided me with five-star reviews for my website:



## 1) Homepage:

### How can I help you with your money?

I've spent my life working as an opera singer. I've performed in opera houses, concert venues, and on television and radio. It's a life that I love!

But managing your money as an artist has its challenges. I've begun to notice that we don't like to mention the 'm' word ... (money!)

It's hard to talk about money because we all have different financial circumstances. University debt, variable income, or being supported by rich parents – all these factors make it really difficult to understand how other people manage their money.

The finance world doesn't really help either. Men in suits using industry jargon feels a million miles away from life on the stage.

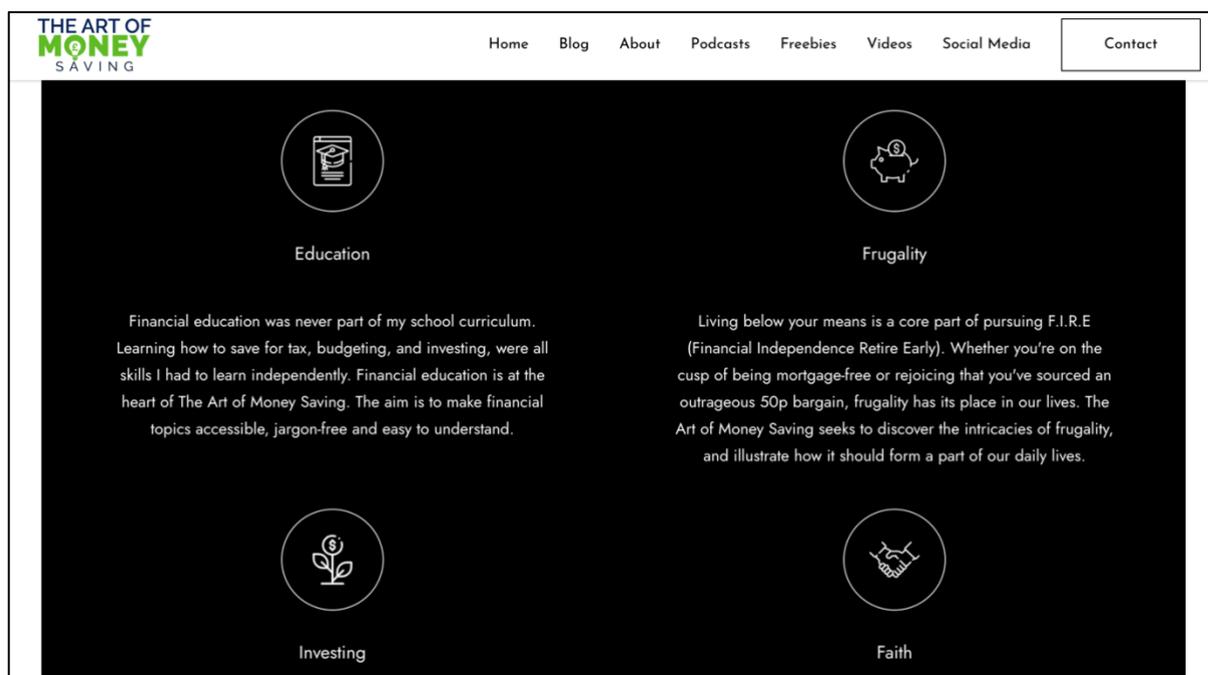
So that's where I come in! 😊

Money is something that we use every single day – so why not try and create some good long-lasting habits, and make a difference in your financial life?

On this website, you'll find me posting resources about how creatives can best take control of their money.

From finding a juicy bargain, to saving for your retirement – I cover everything. I hope you enjoy what the website has to offer.

## Resources:



### Education

Financial education was never part of my school curriculum. Learning how to save for tax, budgeting, and investing, were all skills I had to learn independently. Financial education is at the heart of The Art of Money Saving. The aim is to make financial topics accessible, jargon-free and easy to understand.

### Frugality

Living below your means is a core part of pursuing F.I.R.E (Financial Independence Retire Early). Whether you're on the cusp of being mortgage-free or rejoicing that you've sourced an outrageous 50p bargain, frugality has its place in our lives. The Art of Money Saving seeks to discover the intricacies of frugality, and illustrate how it should form a part of our daily lives.

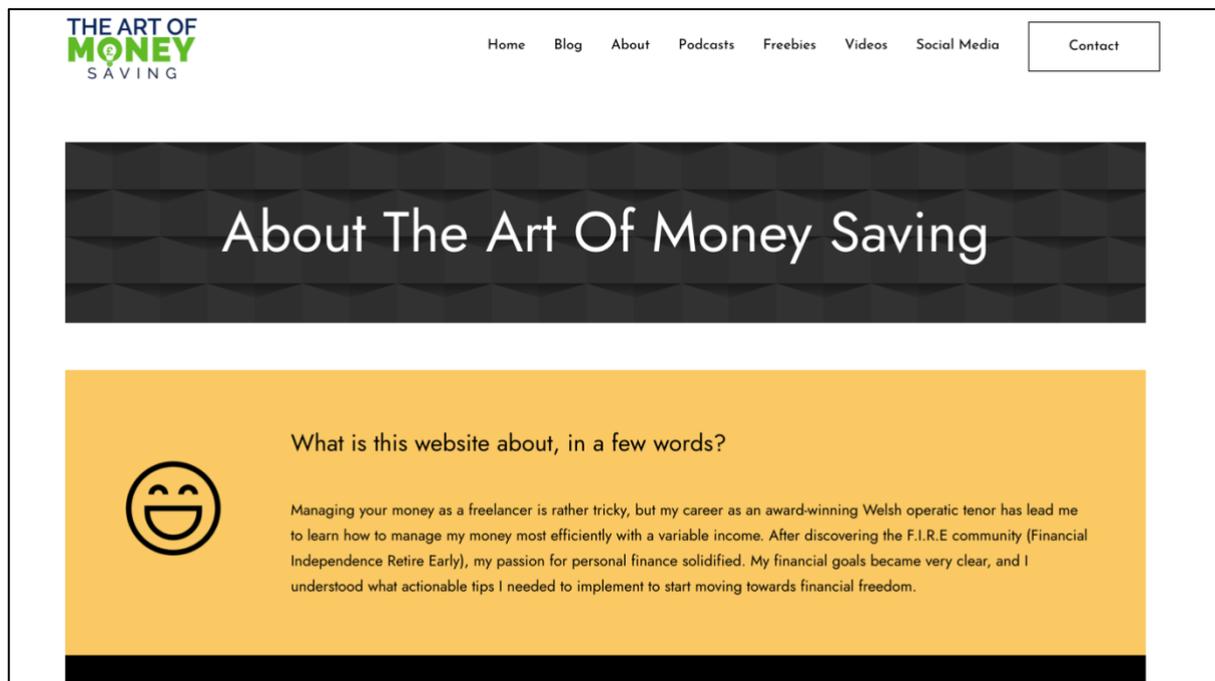
### Investing

I reflect on my own personal journey of investing, in the hope that it will inspire you to further your investment knowledge. The Art of Money Saving aims to dispel common myths surrounding investment, making it easy and understandable for everyone.

### Faith

The Art of Money Saving interviews practising Christians who are striving towards financial independence. Discussing topics such as charitable giving and ethical investing, these interviews give insights which are rarely discussed in the personal finance world.

## 2) About:



### What is this website about, in a few words?

Managing your money as a freelancer is rather tricky, but my career as an award-winning Welsh operatic tenor has taught me how to manage my variable income efficiently. After discovering the F.I.R.E community (Financial Independence Retire Early), my passion for personal finance solidified. My financial goals became very clear, and I understood what actionable tips I needed to implement to start moving towards financial freedom.

Helping musicians manage their money.

There is no university course or schooling that prepares you for freelance life, and I found myself learning purely through trial and error. I began to realize that musicians are struggling with the same core issues:

- How do I manage a variable income?
- Do I separate my personal income and professional income?
- How do I get a mortgage as a freelancer?

Budgeting, self-employment, negotiating fees, international income, invoicing, and planning for the future are just a handful of tasks that I deal with on a daily basis.

The problem & solution.

Money is taboo, and there is a fear around the topic of finances. Instagram is rife with influencers posting about their brand new car or fancy holiday, but there is very little financial transparency. If we don't talk about money, how are we to know when someone is funding their lifestyle on a credit card?

There are a limited amount of resources available online for musicians wanting to improve their financial situation, so I created The Art of Money Saving.

Speaking about topical financial issues, I aim to educate those wanting to learn more about managing their money.

What is F.I.R.E (Financial Independence Retire Early)?

Financial independence is unique and tailored differently for every different individual. Simply put: it's having the freedom to do what you want to do with your life - without having to worry about the financial implications.

As musicians, this is something that I'm sure resonates with us all. Ever taken on a gig that has destroyed your soul, but you've said yes because you know it's going to pay the bills? If you're financially independent, you have the choice to turn down such work if you don't feel it aligns with your values.

Perhaps retiring early doesn't appeal to you at all. You already love what you do, so why would you be thinking about retiring from a job you love? Financial independence all comes down to choice. If you make informed financial decisions for the long-term, this will give you more freedom and flexibility later on in life. Want to continue to work until you're in your sixties, then that's no problem. But at least you'll be able to choose how you spend your time, rather than being forced to work a job that you've fallen out of love with.

### **How do I achieve F.I.R.E?**

So how do you achieve financial independence? This is what it looks like for me:

- No consumer debt at all (excluding student loans in the UK).
- Living below your means. E.g. making more than you spend.
- Investing a proportion (normally a high proportion) of your income into a low-cost ETF investment.
- Letting the investment grow for the long-term, and not touching the money.

There are countless ways to achieve FI, but the above is a well-trodden path and seems the most common.

Once you've paid off your debt, are living below your means, and have started your investing journey, you'll want to have a think about your 'FI Number'.

Your FI number can be calculated by  $25 \times$  your annual expenses. Annual expenses are what you SPEND, not what you EARN. So, for example:

If you spend £25,000 per year, your FI number would be £625,000. This is, of course, a very simplistic calculation and doesn't take into account any other variables such as inflation, starting a family, or losing your job etc.

If you calculate your FI number, you can then start to calculate how you're going to reach that £625,000 number.

Now, much of this might sound quite overwhelming if these concepts are new to you. But don't worry! The resources on this website will start to help clarify things, but it may take some time for you to understand the financial jargon. I'll be here to help in the meantime!



### **Who are you?**

My name is Joshua. I was born in South Wales, and have always had an interest in finances from a young age. During my school days, I started my own business selling sweets in the schoolyard. I loved the buzz of dealing with customers, managing money, and making profits!

My entrepreneurial spirit weakened as I got older. I focused on my studies and completed my master's degree in opera studies.

The coronavirus pandemic brought everything to a halt, and I found myself wanting to try out new ideas. As well as starting a number of side hustles, I created The Art of Money

Saving. Making content for YouTube, Facebook and Twitter, as well as my own podcast, keeps me on my toes.

### **Why just musicians?**

I've spent over ten years working as a professional musician, and classical music is, therefore, my area of expertise. There are only a handful of musicians speaking about how they manage their money.

While I primarily create content to help self-employed musicians, this does not mean it is not applicable for folks in other sectors. I interview people from a variety of sectors in my podcast (The Art of Money Saving Podcast) and believe that there is a lot to be learned from folks working outside of the arts.

### **How did you come up with the name?**

The Art of Money Saving combines my two favourite passions. The arts and saving money. Being creative is in every fibre of my being. I wake up in the morning, and I want to create. It's just the way I am!

My second passion is saving money.

So why not combine art and money-saving, and let these two worlds collide?

You can do this too!

Starting this venture is no simple task. Creating content takes hours upon hours of work, and there are also associated costs when starting up a website, podcast, and YouTube channel.

The simplest thing you can do to support me is to engage with the content. Writing a comment or leaving a podcast review can make all the difference!