



Financial Aid and Business Resources for Designers, Makers, and Artists

THRIVE BY DESIGN WITH TRACY MATTHEWS

You're listening to Thrive by Design, business, marketing, and lifestyle strategies for your jewelry brand to flourish and thrive. Let's get started.

Tracy: Welcome to the Thrive by Design podcast episode 244. How are you doing today? Are you hanging in? I'm super excited about today's episode. My co founder [Robin](#) is so amazing. She started curating a [huge list of resources for financial aid and other business resources for designers, makers and artists](#) who are trying to weather the storm and keep their small businesses afloat during this time.

So this is really just a quick and dirty episode, it's not going to be super long because really most of the information is going to be over on the blog and I'll give you a link on where you can grab that later but you definitely want to check it out. And you could do that by going over to the show notes or I'm going to have a short link straight to the blog post where we talk about these financial resources by heading over to [flourishthriveacademy.com/financialresources](#). And we're working on curating a list, many of these are for the U.S. But we're also working on a list for Canada and some other countries of the designers that are in our community right now.

So I'm going to keep this episode fairly short but before I do I want you to be thinking about your goals. What is it that you're trying to create in your business? Have you created a business with a single point of failure? And this is not a time to beat yourself up this is a time to sit back and take a look at what you've created. Because if you want your business to survive and thrive during these times then you've got to be proactive, you've got to be focused on the outcomes that you desire and not be operating from [a state of panic and fear](#).

Because look if you want to be the person who comes out ahead 12 to 18 months from now where your business is still making money during these uncertain times, where you're feeling like you've got your business under



control and that you're moving things forward well that is awesome and I'm super excited for you because you're in the right place. If you're someone who enjoys being afraid and wants to create a pity party for yourself and panic and paralyze yourself from actually moving into action that's probably not going to be the best use of your time.

And probably what a lot of you are doing is really prepping for what is to come and you're just looking really closely at what's happening now instead of being strategic forward. Now that's great and that's important to do but I really want to encourage you to start thinking about where your business is going in the long term. Because I'm assuming that many of you who are stressed and worried and concerned about what's to come haven't really thought about positioning themselves and their business in the right way so that they can reach customers online and so that when something like this happens we don't know where to go next.

Now I think the people who are positioning themselves wisely have been focused on reaching their customers directly. They're being strategic about how they're reaching them, they're checking in, they're doing grassroots strategies, they're doing all these things to help keep them top of mind. And I got to tell you guys, people are at an all time high when it comes to screen time. They are on their phones, they are on their computers, they are surfing the internet, they are shopping, they are buying because they're bored. And I know that there's probably some of you out there saying, "No, people aren't they're saving all their money they're not spending. Who really wants to buy jewelry right now?" But that's not the case, people want to feel good.

And so, regardless of what's going on with you inside your business this is the time for you to set the foundation and work on your business and work on those business building things that you've been putting off for months or years or forever. For those of you who've been saying like, "I want to really [sell more online](#)," now is the time to start figuring it out. And if you'd like some help with that. I just want to share with you before we dive into this episode that on April 16th we are launching our next [Train Your Customers to Buy Online intensive](#), it starts on April 16th.

We've had this plan for a while and we have a bunch of designers who are already joining us for this program. It is a high touch program meaning you get a lot of personalized attention because it's a very small group. You have to apply to be accepted. There is an investment involved which we'll



reveal once you do the application. And this is something for people who are really ready to work on their business now and they're ready to move in action mode.

So if you're someone who's ready to position yourself, you want to keep making sales during this time of uncertainty, this is a great place to be. So if you'd like to learn a little bit more about what's included in the intensive and how we can help you with that intensive I'd really encourage you to head on over to flourishthriveacademy.com/TYC. You can apply for free. If you are accepted to the next phase of the application process you'll get a reminder to book a call with our business accelerator specialist Natasha and then she'll talk to you a little bit about your business and decide if it's a good fit for where you are or not. And if it's a good fit we'll invite you to join the TYC and if not no stress, no hard pressure sales. We're just here to try and help you and support you.

That's literally my mission in life and I didn't realize it until all this stuff started coming down a couple of weeks ago that this is the whole reason why, I mean I knew this before, but this is the whole reason why I started [Flourish and Thrive Academy](https://flourishthriveacademy.com). It's the entire reason why I'm on this podcast every single week giving you value for free. And it's the exact reason why I am so committed to supporting this industry that we're in. Because I truly do believe that people want to buy from small brands, they want to get back to things that have meaning and personality and they want to feel good right now. If there's anything that you can do is to just make your customers and dream clients just feel good about themselves. Bring beauty into their lives because people need the beauty of friends.

So today's episode I'm going to be basically listing all the resources over on an epic blog post and we're going to keep adding to it. But I just wanted to highlight some things that you can be thinking about right now and things that you should be doing. So first and foremost I would call your credit card companies and see if they're offering anything to small businesses to defer payments, reduce interest or anything like that so that you can defer the time that you have to pay. If you get ahead of this you're going to be in such a better position then if you wait until it's too late.

If you have a mortgage you can call your mortgage company and see if they'll defer for a little while. Maybe even call, if you're renting see if your landlords will do anything. I've heard that, I've seen some memes going around the internet and stuff like that about negotiate with your landlords,



pay your people first and negotiate with the landlords and potentially maybe they can defer your rent payments or pause it for a while and do something to actually support you because they don't want to lose you as a tenant. And just a reminder Robin curated this list for us. She put a note in here and said that you might have some long wait times so if you call during off hours or first thing you might have a better chance of getting in a little bit better.

Lean in, I've mentioned this on several podcasts but make sure that you're leaning into community guys. If you're part of [Flourish and Thrive Academy](#), if you are in the [Diamond Insiders](#), if you are in [SOS](#), if you've taken [Laying the Foundation](#) lean into us. If you're in our free Facebook group that's community driven lean into your peers over at the [Jewelry Brand Marketing hub on Facebook](#). This is really your time to get support from your peers.

So let's dive into some other financial resources that you can take a look at. So the [Small Business Association](#) is handing out or giving some small business loans to certain types of businesses. We're going to have a link over on this blog post. Check out your local chamber of commerce. We're going to have a link on the blog post for a U.S. based chamber of commerce. See what they can do to help small businesses during the Coronavirus. I know that the [U.S. The Chamber of commerce](#) has a whole guide on how they're helping small businesses during the coronavirus times. So I will have all of this over on this blog post that we're creating, [flourishthriveacademy.com/financialresources](#). Go check out the [American for the Arts, National Assembly of State Arts Agencies](#), the [New England Foundation for the Arts](#), Arts Ready, arts education partnerships, Art NYC, and there are so much more.

Also, if you have student loans this is a great time, especially if your student loan is a federal student loan. Make sure that you are calling your provider and see if you can defer. Now over on our, I've linked a Forbes article over on the blog that you can read the parameters but it can't hurt. If you have payments that are going out that can be deferred without any penalty or interest this is a great time to take things up on that and to actually use it. So, I want to encourage you to really reach out to all the resources that you have to get more support during this time financially and emotionally. That's what [community and collaboration](#) over competition is all about and that is what Flourish and Thrive is here for.



So this podcast is going to be super boring if I just start rattling off a list of resources but I want you to head on over to flourishthriveacademy.com/financialresources to check out all of this curation that we've done. We are working on curating lists for other countries including Canada, South America, the UK, et cetera that will just keep adding onto this epic blog post. We're going to have a lot of resources for you.

So really my goal here is just to support you through it so if you are a member of Flourish and Thrive Academy continue leaning in. If you'd like support from our coaches and mentorship at this time please reach out to us. You can email us over at support@flourishthriveacademy.com and get some support.

This is not a time to run away and panic and hide under a rock this is a time to be solutions oriented. This is a time to be focused on what you can do to be strategic so that you're ahead of the game. And this is the time to safeguard your business and prepare for any catastrophe or anything that's going to happen.

Because at a certain point hopefully this pandemic will be over and we'll all be back to normal, we'll be business as usual, people will want to buy from you and they won't be able to buy if your business is out. So we want to make sure that you are staying focused and moving forward and not operating out of a space of panic or fear. Instead, using that energy to fuel into your business to keep moving forward. And do the things that you can control, that's all you can do right now.

So this one is short and sweet. As I mentioned if you have any questions head on over to the show notes over on our blog. You can also find these financial resources, basically epic blog posts that we're going to keep adding basically financial and business resources not just financial resources for artists and jewelers during the COVID 19 coronavirus pandemic and we are here to support you.

Thanks for listening today. And if you know someone who needs a little bit extra support please share this episode with them it would be so helpful. Thanks for listening today. And if you haven't done so I'd love to hear from you so make sure that you reach out to us. We're on Instagram over at [flourish_thrive](https://www.instagram.com/flourish_thrive). You can also find me on my personal account. I love getting



messages from my podcast listeners and from members of our community.

You can find me over at [@tracymatthewsny](#) and that's on Instagram. So I love, I message, it's me actually messaging you back. So if you want to tell me what you think about the show and the episodes and what we're doing here I'd love to hear. Thanks for listening today. This is Tracy Matthews signing off.

Links:

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