

## Go from hobby to money-maker: For freelancers, Web makes fun pursuits pay

April 7 2009, By Andrew Newman

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I've never sold anything on eBay, but I've often thought about it when I see how much money I have in my checking account. And when times are this bad, I know I'm not alone. But what if I want something a little steadier? Or what if I don't want to sell my old junk?

People are turning to the Web to make extra money -- and not just to sell old books, jewelry, and Super Nintendos. Some people are using the Web to get freelance and temporary work.

The Internet allows people to take hobbies and turn them into moneymaking enterprises. For example, sites like iStockphoto.com buy and sell royalty-free artwork submitted by contributors.

George Peters, a graphic designer from Golden Valley, Minn., started as a buyer before contributing his own work in 2007. Peters uses the site to turn the sour economy into an opportunity. His economic-themed illustrations -- images of crumbling columns with "economy" and "[financial crisis](#)" engraved above them -- have been snapped up by newspapers.

"Rather than wringing my hands about it ... I asked how I could turn this into an opportunity for myself," he said. "They are selling well." He declined to say how much he's making on the Web, but said iStockphoto.com is now his largest client, eclipsing all his design clients.

Peters is now able to write off vacations on his tax returns by shooting

photos for the Web site. He is currently planning a trip to Mexico and is already thinking about what shots he'll take.

"I'm researching Caribbean-type shots," he said. "And if they're selling well I'm hoping with every vacation I take I'll be able to write it off."

But don't think there are only opportunities for the artistically inclined. More businesses are looking to fill positions with contractors these days, and there are plenty of resources for freelancers to work and network.

Elnance.com, for example, offers work from writing to Web programming to financial management. Prospective workers bid on posted jobs that put them in contact with businesses around the world. Workers' online profiles display reviews from previous employers and information on past projects.

The site is a community; businesses can see which freelancers are well-respected, and some employers can be references for the people they've worked with.

Forms of payment can vary. Elnance offers budget information on hourly rates, hours-per-week and how long the job is expected to last. The site deducts between 6.75 and 8.75 percent of the freelancer's earnings to cover service fees and payment processing costs.

Businesses post jobs on the site for free. Freelancers must join a membership plan, which can range from a free basic account to more inclusive plans that start at \$9.95 a month.

At iStockphoto, contributors earn a percentage of the download price -- starting at a 20 percent base [royalty](#) rate. That means for photos, earnings can range from 30 cents to more than \$8 per download on a pay-as-you-go plan. The amount earned depends on the size of the photo.

The rest of the money goes to the site.

iStockphoto's subscription plans offer a chance for contributors to earn even more money per download.

Contributors with enough downloads and positive feedback can enter the Exclusivity program; in essence, iStockphoto becomes their agent. Exclusive contributors get more money per download and other benefits \_ like the opportunity to submit their work to stock photo giant Getty Images.

The site is free to join, but contributors have to apply and submit three samples of their work before approval -- so pictures from the family trip to Disney World probably won't cut it.

That doesn't mean the site is professionals only.

"It doesn't really matter if someone considers themselves a professional or not," said iStockphoto COO Kelly Thompson.

Doctors and policemen are among the 4,000-plus Exclusive contributors, and they aren't planning on quitting their day jobs \_ even though top contributors can earn \$150,000 a year.

"People aren't looking to make a whole lot of money, but they want to get that new lens cap," Thompson said.

Nick Monu, a third-year medical student from Providence, R.I., is paying all his tuition with the money he earns from iStockphoto.

"It's really amazing, especially for what I'm doing right now," he said. Monu is able to create for the site while focusing on school. If he wants to take a week off from shooting, he can easily pick it up later. And even

though he says he's making six figures from the site these days, he isn't necessarily planning to go full-time.

"I want to do something like balancing medicine and being creative," he said. "Who knows?"

## WORKER BEWARE

But people looking for online work should be wary. Online identity thefts are increasing as the down economy makes people more vulnerable, according to Yahoo! Web Life Expert Heather Cabot.

"People are not as keen as they would be if times were better," she said. "And criminals know that."

For example, a site that asks for personal information should raise red flags. Payment should be clear; money transfers made through credited sites like PayPal are a safe bet. Cabot advised avoiding sites that ask for payments upfront.

"If someone is telling you that you have to pay to get a job, it's probably not legitimate," she said.

But the legitimate opportunities are out there -- whether you're looking for some extra cash to get that fancy toy or to pay some of the bills. And you don't have to rummage through the attic to get paid.

Yes, that means you can keep your Super Nintendo.

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