

I still remember the first time I heard the question, how many income and revenue streams do you currently have in your business? And I thought to myself, uh, one like. Should I have more? How does that even work? It was the very early stages of me starting my photography business, and I was listening to a podcast that was talking all about building revenue streams and this hot phrase, passive income.

And as a service provider, this was so intriguing to me. This is something that I have been thinking about since the very early stages of my business. I think I just knew that I love services. I love being creative, and I love working individually with people, and I really like making passive income. So maybe there's a way to do both.

And I think, you know, as a service provider, you do reach a cap on the income that you can make and the amount of clients that you can take until you begin to diversify your income. So eventually what might happen in your business is actually a really good thing. You might be really happy with the prices that you're currently charging your collections, and you might be working with your dream clients like you're in this beautiful, sweet spot in your business where you're feeling like, wow, I've worked for years to get to this point where I have trust with my clients, and they're saying, yeah, do your thing.

We love you. We're gonna keep working with you. And yet you know that unless you're gonna be adding on more dates to your calendar and just making yourself busier, it's a little tricky to make more money. And that's why you need to be thinking about these revenue streams, especially as we're moving into a new year.

This is the perfect time to revisit this concept. Look at your business and take strategic action. Having more than one revenue stream as a service provider isn't just about making more money either, although I think that's a perfectly good enough reason, but I think it's also about creating that predictable income in slower months.

So. As service providers, a lot of times our work is very seasonal. If you take portraits of families, that's seasonal work. If you are a wedding photographer, that is seasonal work. I've also worked with calligraphers and videographers and designers, and they still experience seasonal work. But what can happen is if you have those other streams of revenue, you're able to kind of just breathe a little bit easier knowing that you do have some predictable income that will still come because the.

Down months in your wedding business might not also be the down months for your revenue streams, right? Like they're two different models of making money, and so it's really helping you to just be able to take that deep breath and know, okay, winter's coming, but I still have a way to make money. Or you might wanna hit pause on your business altogether.

I know I have clients that like to take the month of December off and they like to, um, take time with their families or maybe they want to take a maternity leave. And a big way to make sure that this is happening for them is by building out those revenue streams. There's a quote that says, if your income is 100% dependent on bookings, you're just one slow season away from stress.

And I don't like that. I don't want you to feel stressed, and I remember what it was like to only have one core offer in my business. So a personal goal of mine when I was photographing weddings was to be able to make money without leaving my house in addition to photography income. I just thought like, what if I could make a few extra hundred or a few extra thousand dollars a month?

Without having to say yes to another wedding, without having to get in the car and shoot and find the second shooter and be gone for the whole day, and then have thousands of images to call. Like what, what if there was another way? Like what would that look like? And those questions were the beginning, the first thread, so to speak, that I started to pull.

And now I have services. Yes, I still have my services, but I also have a handful of other ways that I can make money each month without having to put something on my calendar that is a new level of freedom. And I think it's one of the biggest problems that creatives face and that I work with a lot of women and they say they feel stuck.

They're making money from one core offer, and typically this is a service and they would like to change that and diversify. You are listening to Call to both the podcast for ambitious women chasing both business dreams and little ones. I'm your host, joy Michelle. I'm a wedding photographer turned business coach and founder of Photo Bos.

I have helped thousands of photographers and creatives grow their businesses. Here on the show, I teach about topics like visibility, marketing mindset. Productivity and going after your dream life. So if you're a photographer or an entrepreneur, there is something here for you. This is not another business and marketing podcast telling you to do more, but rather how you can build your business and your income in less time and with greater ease.

Join me here each week for bite-sized and actionable episodes that won't. Encourage you on your call to both journey.

Okay, so let's get into it. What are the three revenue streams that I think every creative should have or should add in 2026? Okay. Revenue stream number one, affiliate income. I think this is something every single creative should have in their business because it is an easy entry point. This is low hanging fruit.

This is going to leverage the existing influence that you already have. And a lot of times this is your existing content. You have clients already, you have guides. You're giving those clients. And when you start to leverage affiliate marketing and putting in those affiliate links where it makes sense, you'll start to get a taste of passive revenue that can easily scale to hundreds or thousands per month.

And it's so fun, like when this starts to happen, you start to see the checks come. Oh my gosh. There's nothing more motivating. I've seen this happen with my clients and it's like, I think until you get those checks, it starts to feel like something for them and not for you. Like, I don't know if you've ever felt this way in your business where you're like, I believe you.

I believe you made money like that. I just don't believe I can make money like that. And then when it is true, when you prove to your brain that you can make money like this, oh my gosh. It's like. Your world opens up and you just start getting really excited and new ideas happen and start flowing because you've tasted it and you're like, Ooh, passive income, let's do this more.

So I'm, I'm sure you probably know exactly what you would do if you could make an extra a thousand or an extra \$5,000 a month. I mean, that could be like a family trip. That could be the ability to add to your team, take something off of your plate, outsource something in your business that you. No longer wanna be doing, you could even give yourself a raise.

I know for me, my first goal was to be able to pay all of my software subscriptions and my monthly business expenses with just affiliate revenue. I did this and I have had months since where affiliate income not only paid for my softwares and like all the stuff to run my business and my team, but it actually at times has been my largest income for a month.

Like when I had lower bookings in my services, but I had larger months because my content did so well with the affiliate marketing that I was, had links in that it resulted in a four figure payout a couple months. I'm like, oh wow, this is. Game changing. It's game changing. I actually have a dedicated episode

specifically for helping photographers take their first steps in becoming successful affiliate marketers.

That's episode 133 here on the podcast, 1, 3, 3. And if you've tried affiliate marketing and it just did not work for you, like you've dabbled with this a little bit, I wanna turn you to a different episode. I want you to listen to episode 134 for the biggest mistakes that creatives make with affiliate marketing and how to fix them.

It's episode 134. I'll have these in the show notes. You can always find this on my website, or just simply scroll down to the text section, wherever it is that you're listening to this episode, and you'll find all the links for all the stuff that we talk about in each episode. The second stream of revenue to add is digital products.

This could be templates, guides, presets, a prerecorded workshop. The reason you want to be thinking about digital products is because they are scalable and repeatable. These are still relevant. I don't know what you've heard. I don't know what you've read, but digital products are still selling. I still buy them and my clients still buy them.

It's all about making sure that it's a juicy offer. Like at the end of the day, that's business in general. Like we have to present a reason for someone to spend money with us, and when we do that really well and we market ourselves really well, and we position that messaging really, really well, it is a compelling offer and people will buy it.

My first digital product was a course for wedding photographers called Hook and Book Brides. Now, you do not need to start with a full fledged course, like videos and PDFs and multiple modules. You could start with something simpler, like my second product that I released was. Called Hobby to Pro Toolkit.

Still my best selling digital product to this day. And this is literally just a huge amount of the tools, templates, and guides that a photographer would need to get started to really feel legit to have everything from contracts, to email templates to pricing guides and their policies that they could have this business up and going in a weekend.

'cause I realized that there was a lot of people who were in this, like, I'm a hobbyist photographer, but I want to be more legit. Feel legit, and I just don't know exactly what steps I've missed. I was like, okay, say no more. Let's do

Hobby to Pro Toolkit. Now this is essentially templates. It's essentially grab and go templates.

So it's not videos. It's not like, Hey, sit down and listen to me lecture. It's, here's how I email my clients. Here's the literal email that I send when I want to get the album started. Here's the literal email that I sent when I want them to leave me a testimonial or review after I sent their photos.

That is huge. 'cause a lot of times you're gonna start building out something and. You simply need to be solving a question that somebody has. So the next product that I created was something even simpler, something even smaller. So what I started getting asked about how I was getting visibility and how I was getting collaborations, and I said, I'm just, I'm pitching myself.

And people were like, how exactly are you pitching yourself? Like, explain to me how this is working. So I created Pitch Power emails where it was a collection of emails. I think there's like 10. Strategic emails that are like Madlib style and then a, a guide on how exactly to use these, but also a training on what makes an effective pitch.

That's how I came up with Pitch Power. And then earlier this year I created Affiliate Boss to help creatives like you generate predictable income with affiliate marketing. So these are just a few things that I've done in my business to create that repeatable, scalable digital product revenue. But I wanna give you some ideas of other things that I have seen work really well for my clients that I've never personally created, but I think are just genius offer ideas.

Something I've seen work well is the yearly and quarterly calendars or any kind of planning tool. This is something that you create once you create a beautiful. Check out page option. Someone can buy this over and over and over and oftentimes you are able to actually sell to the same person every year because they need a new calendar from you.

So really cool way to create some passive revenue. There's also, you can make templates for Canva. I have seen this be really, really successful because it takes a long time to like work in Canva and I think when we realize that a lot of times what people are buying is. The ability to do something faster, not just that they don't know how to do something, but that they want to make it quick, then you're, you're gonna open up a whole new world of options.

I've also seen people create like guides for how to write their blog posts better, or, um, how to write more compelling content. Like if you find a strength in

your business, leverage that strength towards a digital product. And I think really just start with what you get asked about the most. This could be.

Such a no-brainer for you. And honestly, a lot of times it is. It's something that you just do without really thinking too hard about it. Like you might think, oh, organizing my photos, or retouching skin in Photoshop, like, Hmm, that's not really a big deal. Well, it is a big deal for someone else who doesn't know how.

The first thing about retouching in Photoshop, and there is an entire market of people who want to learn to use these tools better. They're paying for Photoshop, they don't know how to use it. They're going to look for a tool and it could be yours. So if you wanna dive even deeper onto this, I actually have a whole episode about it.

It's episode 78. It is all about stepping into the world of digital products, from audience building to developing your idea, and then to growing demand for that product because. You need to do all three. So that's episode 78 here on the podcast for Worn as an app for business professionals that provides instant identity verification and risk assessment, helping you better understand who you're meeting with before any face-to-face interactions.

For professionals like photographers who often meet with clients in their private homes or in unfamiliar locations, this is a super powerful tool. Many of us go into sessions with little to no verified information about the person on the other side, and that is where for WOR comes in with just a phone number.

You can verify a prospect's identity and view public record information like property ownership. And criminal history. This helps you confirm that the details they've shared are accurate and gives you valuable information to help you stay safe. I have given forewarn a try myself, and it truly gives me peace of mind.

So before you head into any one-on-one appointment with a new client, take a couple seconds and run their phone number through the forewarn app. It gives you context, is the person who they say they are. Are there any red flags that I should maybe know about? It's quick, it's easy, and it gives you confidence.

Heading into any shoot or meeting, visit for worn.com to learn more and start protecting yourself today. Alright, revenue stream number three is mentorship and consulting. You are an expert at something and. It's very likely that you could help someone learn something through mentorship, and you've probably gotten questions about your work, your path, your expertise, and that means that

you're likely in a position where you're primed to offer some kind of mentorship.

And there's a whole group of people who don't want another course, like they might want. To actually ask you a question and get a nuanced answer from you, and that is where mentorship and consulting comes in. So you do not have to have this be like your front facing offer, like become a coach to make this make sense.

I've seen this work in a couple of different ways, but like one idea that I have for you is that if you do wanna offer. More coaching and mentorship, but you don't want it to be like the main thing people see and to distract from your core service offer. Then you could consider offering this just to your email list or just to your podcast audience instead of this being something that people would see like on the front page of your website.

Now, not only is this a fantastic way to help people and make money while you're helping people, but this can generate. Way, way, way more ideas for what you can do in the future in terms of diversifying your revenue streams. Other problems you can solve for your clients, maybe a community that you'd like to build.

I know a lot of times I work with creatives that say I do wanna build something and I would love to build something. I just don't know what. And my answer is always, you gotta start getting on one-on-one calls. And I don't think you should be getting on these one-to-one calls for free. I think your time is super valuable.

You've built an expertise of something and you're really good at probably more than something. You're probably good at a handful of things. So why not do the market research to figure out what you could potentially offer in the future, what you could build towards by talking to your actual buyers and make some money at the same time.

I think it's a win-win, whether you want to keep mentorship as an option, ongoing or not. It's a fantastic way to figure out what your audience would want more from you. Now, I do have a bonus stream here. I do have one more thing that I wanna share with you, so I've given you three, but I'm gonna actually give you four.

And that is paid partnerships. And what I mean by this is like brand partnerships. I know that not everybody wants to do this or should want to do this, but. A lot of times people are very curious about what this looks like. And

they've, they do wanna do this, and it is really a fun way to make money. So pitch power, I talked about this earlier, but it has some templates and a video for explaining excellent pitching practices.

And for me, this is not my main source of making money in my business. I do love a good partnership though, especially when it aligns just so perfectly with. The content that I'm already gonna be making, the audience that I already have, it's a product that I'm excited to talk about, or it's like a software that I would use anyway, and it just feels easy to me.

That's, that's an ideal partnership and. You may have noticed that, um, forewarn is a company that I'm partnered with right now, and I truly believe that this is such a needed tool for women service providers to keep us safe. It's something that I wish existed when I was getting started and I'm actually so glad it exists now.

So when they reached out, I was like, yeah, this, this is a hundred percent aligned. Like this makes so much sense. So anyway, I share this as a little bonus because depending on the direction that you take your brand and your content and your business, this could be a very aligned way for you to make money.

I mean, this could be an extra \$10,000 a year or easily much, much more. But I know that it doesn't have to take over your content. You don't have to become like a full-time influencer and have constant sponsored posts in order to make an extra \$10,000 a year. Like most of my content is still. Just my own, like the whole point of my content is to help my audience get answers, get to the next thing, and for me to showcase my expertise and the products I have.

But occasionally I get to feature another business. And when that happens, it's really a cool thing and it's like such a cool way to use the platform that I've built, but like make money and all the things. So if you're curious about more paid partnerships. I do actually have a whole episode about it. I feel like I'm saying that at every point here.

Um, but it's true. I have an episode about it and it is episode 89 and it's all about brand deals. If you are new to this, you wanna dive into this, you want a little bit more to sink your teeth into as far as getting started, that is gonna be a great next episode to listen to. Okay, so I know that I said.

This is going to be three revenue streams that I think every service provider should have. But I do wanna add, I don't think you should add all of these all at the exact same time. That is not gonna get you anywhere. You are just gonna

feel like you're spreading yourself so thin, you are not gonna see progress in any of it.

And then you're gonna get discouraged and go back to what you know, and that's your core service. And then you're gonna go back to this loop of feeling like you want to add and you can't, and you don't have time. And it's like so on and so forth. So start small. Pick one new offer, one thing that feels aligned, and test it out.

Focus on that one thing that you've added as your revenue stream for at least a couple of months, if not longer, before you try to do anything else. And honestly, like in, in my opinion, the lowest hanging fruit is affiliate marketing. You do not have to make a new product. You do not have to get on sales calls.

You do not have to pitch yourself and try to convince anyone. That is what I love about affiliate marketing. So make sure that you are not leaving money on the table when it comes to affiliate marketing. Make sure that you're getting the most from your content with affiliate links. If you wanna learn how and see the method that I've used to make over a hundred thousand dollars as an affiliate, join Affiliate Boss.

That's my course, and you'll see everything on how I've organized my content. You get in my notion template and a complete. Video course that you can take in a day to get you started with affiliate marketing. Now, as a thank you for listening to the podcast, I actually have a coupon code you can use at checkout.

Just use the code podcast and that will give you 20% off. So over the next couple of episodes, right at the end of the episode, I'm gonna be sharing one other podcast that I'm really enjoying these days since I am myself, am a big podcast listener. So that's what I'm gonna do now, and I'm gonna try this over the next couple episodes.

So I hope that I can share some shows that. Will be of interest to you and hopefully you can have your podcast feed be full of incredible content like mine is. 'cause I feel like there's not enough time in the day. That's how many good podcasts I follow. So if you are a big fan of business content that goes deeper than beginner tips, that gets some nuance to it, get some context to it, then you are going to love Isha.

Said, so Jha said podcast by Jha Hawk. I love her communication style, her focus on building with intentionality and with nuance. And Jha is about to welcome her first baby. I'm so excited for her and I just. I love her content. I

love her podcast, and I am so pumped to continue to watch her journey as a mom and as a CEO unfold.

So go ahead and check out the Isha Said podcast. Alright, that is all I have for y'all here today. Hit that subscribe button if you haven't already, and I will be back in your earbuds next week. Thank you so much for listening to the show. If you enjoyed this episode. Please help me get the word out about the call to both podcast by taking a screenshot of this episode right now and sharing it on your social media.

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