

**CRESS PHOTOGRAPHY:
AN ENTREPRENEUR'S REAL-LIFE ROLLER COASTER RIDE**

This case describes the trials and tribulations as well as the joys and triumphs of Aaron Cress, a young entrepreneur in Charlotte, North Carolina, as he struggles to establish his photography business and reach his goal of becoming a photographer for *National Geographic*. The case describes the decisions that Aaron has made along the way and the major choices he has made in his life to self-fund his new venture. The case provides a springboard for readers to think about the actions Aaron should take from the point of earning his undergraduate degree as he moves forward toward his goals.

Aaron Cress was walking down the Little Sugar Creek Greenway in Charlotte, NC on a hot August evening in an attempt to clear his mind after a long stressful day. The rumbling of thunderclouds could still be heard off in the distance as the sun set, and the screeching of cicadas echoed throughout the creek beside the greenway. The rain puddles glowed as street lamps lit up. The humidity could be felt in the air as steam rose off the streets. *How did I get here?* Aaron wondered. *This isn't quite how I pictured my career as a photographer at this stage of my life. I feel that my goal of being a National Geographic photographer is within reach, yet it seems so far away.*

Aaron felt that keeping himself mentally, physically, and emotionally fit was becoming extremely difficult due to the strain of balancing his personal, work, and school lives. Aaron's day typically started at 3:00 A.M. and often did not end until at least 9:00 P.M. His job of working part-time as a delivery truck loader in the mornings left him open for photography and school during the day, But the constant long days were taking a toll on his personal life. Aaron and his wife, Jingjing, had only been married for six months and neither of them wanted their home lives to be so stressful. In addition to being a student with one semester left before graduation, he needed to make important decisions on how to keep his life balanced now and in the future. Taking a deep breath, he picked up the pace as he began to run. Aaron pondered, *Did I make a poor career decision? Is this what it really takes to be an entrepreneur and to be completely self-funded?* On the other hand, Aaron thought *At least I know what I want to do with my life. I am with a wonderful, supportive wife, I have a job, and I am good at and really enjoy photography. There are a lot of positives and negatives to think about.*

THE EARLY YEARS 2006-2008

Probably everyone at some point has one or more moments when he or she wonders *What I am going to do with my life?* This moment came for Aaron towards the end of his freshman year at UNC Charlotte. He had been working 30 hours a week doing landscaping while maintaining a B average in his engineering major. He also was trying to decide whether at the end of the year to go to work full time or if he could afford to continue school without significant loans. The answer seemed clear to Aaron at this point in his life when he realized what he truly wanted to do was to become a photographer for *National Geographic* magazine. He was most happy with his camera in his hands, and he realized he wanted photography to be his future. However, he still did not know which route to take to get there.

As Aaron finished his freshman year of engineering at UNC Charlotte, he talked with his dad about doing freelance photography to make some money. His dad, being a business owner without a college degree, encouraged him to apply for a steady paying job. Aaron took his dad's advice and applied at Wolf Camera, a retail business specializing in photography equipment sales and photographic printing. Within two weeks he was hired full time as a Sales/Tech representative. At the same time he was working full time for Wolf Camera, Aaron learned how to build a website and established his own photography business, Cress Photography, so he could pursue freelance photography work.

Life was exciting for him since he was learning so much and everything seemed to be falling right into place. He made friends with customers and did well selling cameras. His network and knowledge of photography grew tremendously from 2007-2008 while he was working at Wolf Camera. During that time he picked up his first magazine job with *Rowan Magazine*, a local publisher, and he assisted several other local photographers he met through

Wolf Camera. Any free time he had he spent learning photography tricks, how to build a website, and how to use the Photoshop software. Aaron joined the American Society of Media Photographers (ASMP), a professional organization that helped him learn how to build his own business that focused on photography.

However, this was a period of intense change in the camera and photography industry. Film camera and photo paper print sales dropped precipitously as more people were taking and sharing images digitally. Wolf Camera, a subsidiary of Ritz Camera, filed for bankruptcy in 2009 (Bell, 2009), closed a majority of its stores, and laid off thousands of employees -- including Aaron.

THE HARD TIMES 2009-2010

Aaron moved away from Charlotte and into one of his grandmother's rental properties. He thought this opportunity was great to have his own place without roommates, with plenty of space, and with cheap rent. But as the saying goes, if a deal sounds too good to be true, it probably is. This rental house had plenty of problems and needed major repairs to be livable. To make ends meet, Aaron was working at a grocery store stocking shelves in order to make steady progress on the house repairs. But he was not making much progress with his business, Cress Photography.

Things started looking up for Aaron, however, when he got a job in the photography industry, a return to working with something he was passionate about. This job was as a yearbook portrait photographer for Lifetouch National Studio. Yearbook photography is repetitious by nature, requiring precise assembling of a mobile studio, lining up students in gymnasiums, and getting students to strike the same pose. This helped Aaron learn lighting and the value of consistency in photography. During this year Aaron also enrolled at a local

community college in a web development program. Here he improved his skills in creating and maintaining a website for Cress Photography that would impress potential clients in need of a professional photographer enough to want to hire him for their photography projects.

But then in February 2010, Aaron's personal and professional life took a turn for the worse again. Aaron's driver's license was revoked over a number of traffic violations, mostly speeding tickets. Since his job with Lifetouch required extensive driving to schools for on-site photography sessions, Aaron lost his job. Money quickly dried up. Aaron was in the middle of several house remodeling projects on his grandmother's rental house and had no income. Life became extremely difficult. Aaron had to figure out how to make money – and soon.

Aaron thought about a sports photography business idea he had and decided to develop a formal business plan for it. He successfully pitched the idea to a friend and potential business partner who loaned Aaron \$1,000 to get started. This business partner drove Aaron to sporting events where Aaron took photos of people at the event and then marketed and sold the digital images to them on site. The business developed a consistent clientele at 5k racing events over time. During this time, Aaron also learned the local bus routes, became involved with the local art center, and worked on regular blog posts on Cressphotography.com. Aaron met a famous photographer, Ben Martin, a Salisbury NC native, who photographed for the two well-known magazines *Life* and *Time* for thirty-five years. Ben encouraged Aaron to go back to school, arguing that more opportunities will come along with an education. After a year in the sports photography business, credit card bills were piling up. Aaron decided to enroll at UNC Charlotte for classes in the Spring 2011 semester. Aaron also sold his vehicle before returning to school since he still did not have a driver's license, and he needed to pay off those credit card bills. Aaron was relieved to be moving into a dorm room since he knew the dorm would have adequate

insulation, proper plumbing, and less chance of electrocution than the rental home where he had been living.

THE COLLEGE YEARS 2011-2015

Aaron went back to UNC Charlotte and worked for the Student Media Organization's publication *Niner Times*. Aaron switched majors from Mechanical Engineering to Communications Mass Media to better match his interests at this point. Initially he enrolled in public speaking and a black-and-white film photography class. Aaron committed himself to taking classes to improve his knowledge and skills -- even if he did not make it to graduation. Financially, money was tight, and Aaron still had about two thousand dollars in loans to pay back. Although the pay was low and the work was limited at Student Media, Aaron gained valuable experience in the photography field. And he knew that this experience was what he most needed at this stage of his life.

In the summer of 2011 Aaron was fortunate to find a job with a local photographer, Jim Schmid, who he had previously assisted at photo shoots. The photographer allowed Aaron to use a company vehicle to get back and forth to work and gave him the chance to shoot real estate photography over the summer. The summer work helped pay off some college expenses and part of a personal loan. But once summer was over, Aaron was back in class and looking for work again. One of his aspirations was to be published in some of the university's professional publications so Aaron explored how to make that happen. He found out he needed to be on the university's vendors list so he set out to meet the requirements to be added to this list. It took several months, but Aaron was successful in getting Cress Photography added to the permitted vendors list. Now Aaron was able to pick up occasional jobs with various university departments.

But by the spring semester of 2012 Aaron felt disconnected from school. He was enrolled in required general education classes that really were just not interesting to him. Work at the university was slow, and Aaron had decided to leave the Student Media organization after growing weary of all the drama surrounding students competing for control over the organization. Personally, he also felt disconnected from his peers. Aaron needed a change.

In the summer of 2012, Aaron went back to work with Jim Schmid, the same photographer he had worked with the previous summer. This summer the work was even more demanding since the real estate market was picking up and lots of people were trying to sell homes. Since he needed the money and the work was steady, Aaron decided to skip fall classes and to continue working instead. The gamble paid off in the short term since he was able to invest in Cress Photography and take advantage of an opportunity to travel across the United States. However, as 2012 came to a close, the real estate photography work was starting to drop off. Aaron decided to return to school for the spring semester and see what the next summer would bring in terms of the photography work.

In the spring 2013 semester, Aaron added an Art major so he could eventually take upper level digital media classes. Aaron was reaching a point in his college career when he started actually seeing graduation on the horizon. He knew he had to focus on taking the right steps to get him there.

Aaron's personal life was also shifting towards planning for the future. At this point, Aaron was twenty-five years old and had not spent much time dating since he had been focused on his career path and improving his skill sets. His personal life changed dramatically when Aaron went on a hiking trip with the Chinese Student Scholar Association in March 2013. On this trip he met Jingjing Zhao, an international student in the Business Honors program. Their

conversation flowed freely, and Aaron was quite impressed with Jingjing. Jingjing was the President of the International Club at that time, and Aaron became more involved with the organization at least partly because it allowed him to spend more time with Jingjing. He was also inspired to develop his own club on campus, the UNC Charlotte Camera Club. Aaron quickly gained a following of students who wanted to shoot photos and learn about photography. Aaron also became an Adobe Student Representative. This role required organizing workshops and teaching others about Photoshop and other programs Adobe has developed to facilitate creative professionals. Aaron learned from this experience how to schedule and promote meetings to increase turnout and engagement. This helped grow the camera club to a steady following of ten to fifteen individuals who came from a wide variety of backgrounds but shared the common interest of photography.

Although things were looking up on the personal front, Aaron's academic life took yet another turn for the worse in the fall semester 2013 when he earned a failing grade in a required class for his Communications major. Aaron was forced to consider other options for a major. In addition, Aaron was finding art supplies to be too expensive for his tight budget so he dropped the Art major also. Thinking that taking business classes would help him grow his photography business, Aaron chose to pursue a Business degree as his new major. Also, Aaron felt that a business degree would be a good background for getting a job in the future since truthfully at this point photography looked more like a hobby instead of a business financially (see table 1).

On the business front, Aaron was able to attract a new, major client in fall 2013. This repeat business really helped to stabilize his financial situation. He was able to get out of debt and finally passed the breakeven point for the business. However, in December 2013 Aaron found himself in a very awkward situation with his best client. The contract he had established

with this client had been violated, and the images were used in a way that was clearly a breach of contract. Fellow photographers recommended using the legal system since copyright law allowed substantial penalties. But Aaron knew it is not quite as easy and clear cut as that. He had established a positive working relationship with this client, and this client was his main source of income. Aaron did not have the money to pursue a lawsuit, and a lawsuit would not look good for either party anyway. On top of all that, Aaron felt the client's intentions were actually good in trying to promote Aaron's business but the client had handled Aaron's images in a way that was not allowed in the contract.

Aaron was very afraid of losing the client and his main source of income, but he knew he could not let this breach of contract go unaddressed either. He decided to meet with the client and deliver an invoice for compensation for the violation of the contract. This invoice shocked the client since the amount was ten times more than Aaron's typical invoices. Since the contract was very clear, however, the client had to concede the error in the way that Aaron's images were used and paid the assessed amount. Aaron was still quite nervous that the client might think twice about using his photography services in the future because of this financial surprise and just had to hope he would not ultimately lose this major client.

In the spring of 2014, Aaron finally got into the swing of things with school, his business, and even his personal life. Aaron had a clear path to graduation that included taking – and passing – five business classes each semester for the next two years. Aaron had been living in the international dormitory for the past year and had become friends with many of the international students. As a part of the campus photography club Aaron had established, he was teaching weekly workshops on photography to a dedicated following. He recognized he was developing leadership skills in working with a diverse group of students in a variety of settings.

Aaron's photography business also improved. The client he thought he might lose valued his work, respected his professionalism in handling the breach of contract situation, and slowly gave him more work. Aaron, understanding the dangers of being too reliant on a single client, worked to attract a variety of clients during this time as well.

On the personal front, Aaron and Jingjing had fallen head over heels in love. But the couple faced many serious obstacles, not the least of which was the fact that Jingjing's student visa would expire the following spring, requiring her to return to China. Aaron proposed marriage that summer and Jingjing said yes, but they both learned quickly that handling the marriage proposal in this way was not acceptable to her Chinese parents. In the Chinese culture of Jingjing's parents, it is common for the parents of both the bride and groom to meet and determine if the wedding is the best fit for both families. Fortunately, Jingjing had godparents in the U.S. who helped facilitate a path through the cultural barriers for the couple and the parents. Even though this moved things forward, Aaron and Jingjing had a tremendous amount of work ahead with planning and paying for a wedding. Jingjing had recently taken a job in which she was paid on commission, and this left her financially insecure. And navigating the immigration process before Jingjing's visa expired was going to be extremely difficult.

In the fall of 2014, Aaron was taking upper level business classes that were much more demanding than the ones he had taken before, he was enjoying strong demand for his photography business, and he continued his leadership role as the president of the camera club. Jingjing, excelling at time management as an honors student, taught Aaron how to dedicate time for studying and balance an overloaded schedule. Knowing that he needed to focus on graduating with a business degree, Aaron primarily maintained rather than trying to expand his business operations for the time being. Additionally, he realized he needed to scale back on activities that

were not in line with his ultimate goal of becoming a photographer for *National Geographic*. Aaron discontinued offering the Adobe workshops and cut wedding photography services from his business repertoire because they were demanding a lot of time but were not financially profitable. Aaron also realized that he needed to prepare others to take over the leadership of the campus camera club so it could continue operating and growing after he graduated.

During spring 2015, Aaron had a semester full of senior level business classes that would push Aaron to his limits. The photography business was slowing down, and Aaron had to take out a loan to help pay for his last semester of classes. This also helped cash flow for the business and to cover some upcoming wedding and immigration expenses. When registering for classes, Aaron could not take a prerequisite for his last class and his last class in the same semester so he knew he would have to extend his classes to the summer semester to graduate. In the first week of classes, Aaron felt that he was not going to be satisfied with an elective course he had registered to take his final semester so he dropped it. Aaron had learned by now that his time was his most precious and valuable resource, and he did not want to waste his time sitting through a class just to get a grade on a transcript.

To add to the stress, Aaron and Jingjing had a wedding date set for early March. Jingjing and Aaron were hitting a seemingly insurmountable obstacle in the immigration process since Aaron was self-employed and did not meet the income requirements. This was all happening while they both were still paying for their wedding and neither knew if Jingjing would be allowed to stay in the United States. So Aaron got a job working as a truck loader from 4:00 a.m. to 9:00 a.m. Monday through Friday so his work schedule would not interfere with his class schedule. He had to find a way to make ends meet even with his already overburdened schedule.

Fortunately, the wedding went very smoothly. Aaron continued to buckle down on classes, but the class expectations seemed to grow exponentially compared to previous semesters. Aaron felt the working conditions at the truck loading job were creating a hazardous work environment so Aaron decided to report the situation to the Department of Labor even though he was dependent on the truck loading job for tuition expense assistance. The Department of Labor audit made his relationships at work tense to say the least. Aaron was also under intense pressures since he did not know if his wife would be able to stay in the U.S., and he was financially depleted with the photography business drying up to a slow trickle. At the same time, Jingjing was no longer legally allowed to work when her visa expired. Fortunately she was granted a work extension through the STEM program since she had a degree in Mathematics, and this program encourages students to seek degrees and jobs in the fields of Science, Technology, Engineering, and Mathematics. In light of all of this, it seemed almost miraculous to Aaron that he made it through the semester. Now he only had two more classes to go to finish his undergraduate degree in business.

In summer 2015, Aaron passed his next to last class and Jingjing was granted permanent residency. A major weight was lifted off their shoulders. Even though the situation was more stable and less stressful than spring 2015, Aaron and Jingjing were both working so much and on different schedules that they saw very little of each other. Aaron was also trying to jumpstart his photography business after the business really dropped off during the previous spring.

CURRENT 2015

Aaron finally made it back home from his long run with more on his mind on how to move forward than ever before. He knew he was capable of reaching his goals but felt

overloaded with the stresses of being newly married, trying to complete his business degree, and growing his photography business. He knew the truck loading job was not a long term career. He wanted to succeed in photography as a career, but he was financially dependent on part-time work at this point.

Aaron knew that sometimes decisions have to be made even with incomplete information. He thought to himself *You have to feel good about a decision, step forward, and run with it.* That is exactly what he did when several opportunities presented themselves to him.

First, Tom Kennedy, the former *National Geographic* Director of Photography and current director of the American Society of Media Photographers (ASMP), was going to be in town for an ASMP meeting soon. This would be an opportunity to meet someone with actual experience as a photographer for *National Geographic*. Aaron knew he needed to update his photography portfolio before he would be ready to show it to Mr. Kennedy since Aaron's busy schedule over the last few months had not allowed much time for him to even pick up a camera. Aaron met with Mr. Kennedy and gave him a deposit toward his fee for reviewing Aaron's portfolio of photographs after graduation. Mr. Kennedy encouraged him to continue developing his contracts with the university since he believed there will be growth in that photography sector in the future. Aaron also volunteered to help promote ASMP to university students since a major focus of the meeting was on connecting communities and recruiting younger members. To better address these issues, Aaron suggested industry professionals should travel to university campuses to engage with students instead of relying on students attending national conferences.

Next a photographer asked Aaron to assist in a photo shoot for one week. This was a great opportunity since the assisting job paid the equivalent of two months of working at his part-time truck loading job. But it also meant he might lose this part time job because he would miss

too many days. The same week, the camera he had been watching and planned to buy in spring was temporarily on sale for a week, with a savings of \$400. Aaron jumped at both opportunities, knowing that if he lost his part-time job the camera purchase would clean out personal and business saving accounts along with the paycheck from assisting. Aaron did not like being in that kind of financial situation, but he knew both decisions would pay off in the long run. Aaron approached his boss at the truck loading job, told him he had a photography-related work opportunity the next week, and asked whether he should return to the truck loading job the following week or resign. His boss, needing reliable workers, reluctantly said that Aaron could have the week off for the photography work and return to his part-time truck loading job the following week. So for the time being anyway, Aaron would continue to have some income.

. Aaron also reached out to the UNC Charlotte staff photographer, Wade Burton, for an informal interview. Mr. Burton was happy to help students and gave Aaron insight on his photography experience as well as on his past twenty-six years as UNC Charlotte's University Photographer. Mr. Burton told Aaron that scheduling and juggling tasks would be the hardest part of the job and that there is no such thing as a typical work week. But Mr. Burton suggested that not having a regular routine is a wonderful part of the job since every day offers new opportunities and the creative challenge of making good photos. Mr. Burton expressed that he is proud of his involvement in documenting the growth of the university. Aaron asked Mr. Burton for advice about getting more work from the university, and Mr. Burton suggested being proactive in contacting people at the university and asking for work. Aaron appreciated that being proactive in making contacts would help but also knew from his previous experience that he had to work within the university's system for establishing contractual relationships between the university and outside vendors. It was frustrating when a university department wanted to

use his photography services and Aaron wanted the work, yet the two parties could not simply sign a contract and move forward. Aaron knew that the route to getting more university-related work was not going to be simple or easy, but he would have to successfully navigate that path if he wanted the work.

THE FUTURE

Aaron's ultimate goal is to work for *National Geographic* as a photographer. Aaron knows his goal is ambitious and that there will be a lot of competition for this kind of position, but he feels his personal goals align with the mission of the National Geographic Society: to inspire people to care about the planet through research, exploration, and education (*National Geographic* (a)). As of 2015, *National Geographic* was one of the largest nonprofit scientific and educational institutions in the world (*National Geographic* (b)). However, in September 2015, *National Geographic* sold its media assets to Fox, a for-profit media organization controlled by billionaire Rupert Murdoch (Farhi, 2015). In this deal, Fox will control 73 percent of the operation called National Geographic Partners with the balance held by National Geographic Society. It is unclear how the National Geographic Society will move forward in the future as the media industry continues to evolve. Aaron is very much aware that this deal with Fox may affect his chances of becoming a *National Geographic* photographer, but he does not know whether that will be a positive or a negative impact on his chances.

After losing his job with Wolf Camera, Aaron is quite aware of market changes and invested some time researching photography occupations on the U.S. Bureau of Labor and Statistics website (BLS.gov). Aaron knew newspapers would likely continue going under and BLS.gov reinforced this notion, predicting a 36.6% decline from 2012-2022 in newspaper publishing. On the other hand, the highest growth area for photographers according to BLS.gov

will be in management, scientific, and technical consulting services with a predicted 40.8% growth from 2012-2022. BLS.gov also gave examples of different types of photography occupations which included: portrait photographer, commercial/industrial photographer, aerial photographer, scientific/industry photographer, news photographer, fine arts photographer, and university photographer. Aaron had aligned himself with commercial/industrial, scientific/industrial, and university photographer, and all of these in some ways prepared him for his long-term goal of working with *National Geographic*.

In the meantime, Aaron is also considering applying for full time work at various creative organizations in hopes of becoming part of a marketing team. In doing so, Aaron believes this option could be the fastest route to financial stability while at the same time maintaining some creative freedom. However, Aaron continues to worry that working full time anywhere might mean having to give up his business because of his lack of availability for photography jobs when and where clients need him.

Another option Aaron is considering is trying to get a different part time job with better working conditions to allow for some income yet maintain enough flexibility to allow Aaron to take free-lance photography jobs.

A different route he is considering is staying with his current employer but switching to a full time position. By working full time for a period of time, Aaron could gain some financial security before quitting that job and doing photography full time again. Even though the conditions at his current employer are not ideal, the compensation package is decent if he does not mind working a lot of hours.

Not wanting to restrict himself or his options, Aaron is considering seeking a small business loan or additional outside funding to provide some financial stability. This could help

Aaron grow his business and allow him to focus solely on his business without being pulled in too many different directions. But up to this point, Aaron's business has been completely self-funded and in many respects Aaron would rather be free of debt.

Aaron is uncertain of his future yet he is thankful he has options and at least some ideas on how to move forward in reaching his goals. Aaron is optimistic about the future and knows from experience that one connection can change his life tremendously. Even as he prepares for the next step forward in his journey to becoming a *National Geographic* photographer, he wants to continue to try to be open to ideas and agile in adjusting to changes in the photography industry.

What do I do now? Aaron asked himself. *How do I obtain financial resources to make the next chapter of my life happen? Is photography really a viable option given that I will need to look at purchasing a house for my family in the future? How can I achieve personal success along with financial success?* With graduation quickly approaching and these questions filling his thoughts, Aaron had to figure out what was next for him.

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Cress Photography Business Report 2007-2015 Dec 31 st *									
	2007	2008	2009	2010	2011	2012	2013	2014	2015*
Gross Revenue	\$228.91	\$2,370.51	\$229.35	\$213.27	\$1,378.86	\$161.07	\$1,876.38	\$11,803.91	\$2,310.23
Expenses	\$294.49	\$3,397.51	\$466.65	\$2,022.73	\$2,029.94	\$3,748.35	\$2,487.88	\$5,844.89	\$4,269.58
Income	\$523.40	\$1,027.00	\$696.00	\$2,236.00	\$3,408.80	\$3,909.42	\$4,364.26	\$17,648.80	\$6,579.81
Expense Areas									
Supplies	\$87.10	\$475.45	\$153.82	\$209.34	\$300.21	\$579.08	\$390.19	\$777.84	
Equip.	\$87.74	\$2,435.25	\$0.00	\$695.85	\$1,030.07	\$2,174.03	\$663.55	\$3,292.15	
Postage	\$0.00	\$26.09	\$2.00	\$30.89	\$36.91	\$61.63	\$35.79	\$30.87	
Prints	\$26.00	\$240.84	\$72.67	\$369.23	\$199.81	\$119.46	\$285.33	\$434.65	
Services	\$63.74	\$155.20	\$67.94	\$466.80	\$121.00	\$90.00	\$540.92	\$624.25	
Education	\$29.91	\$64.68	\$170.22	\$97.27	\$269.79	\$0.00	\$0.00	\$31.17	
Assistants	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$357.50	
Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28.90	\$66.02	\$112.35	
Misc.	\$0.00	\$0.00	\$0.00	\$153.35	\$72.15	\$494.63	\$506.08	\$183.11	
Total	\$294.49	\$3,397.51	\$466.65	\$2,022.73	\$2,029.94	\$3,547.73	\$2,487.88	\$5,843.89	
Monthly Income	2007	2008	2009	2010	2011	2012	2013	2014	2015
January	\$0.00	\$0.00	\$0.00	\$155.00	\$5.00	\$0.00	\$0.00	\$2,479.75	
February	\$0.00	\$50.00	\$120.00	\$180.00	\$143.09	\$271.27	\$113.00	\$197.50	

March	\$0.00	\$450.00	\$126.00	\$150.00	\$218.79	\$336.42	\$50.00	\$2,185.96
April	\$0.00	\$110.00	\$110.00	\$125.00	\$460.00	\$0.00	\$715.00	\$2,701.00
May	\$150.00	\$0.00	\$0.00	\$50.00	\$475.00	\$0.00	\$572.50	\$2,032.50
June	\$293.40	\$100.00	\$25.00	\$375.00	\$150.00	\$955.64	\$1,298.43	\$1,272.66
July	\$80.00	\$25.00	\$0.00	\$0.00	\$200.00	\$87.09	\$40.63	\$953.42
August	\$0.00	\$0.00	\$200.00	\$325.00	\$205.00	\$955.00	\$0.00	\$1,386.33
Sept.	\$0.00	\$105.00	\$0.00	\$602.00	\$406.00	\$172.50	\$233.20	\$1,246.88
October	\$0.00	\$0.00	\$115.00	\$0.00	\$700.00	\$154.00	\$546.50	\$1,265.30
November	\$0.00	\$187.00	\$0.00	\$115.00	\$225.00	\$452.50	\$493.75	\$125.00
December	\$0.00	\$0.00	\$0.00	\$159.00	\$220.00	\$525.00	\$301.25	\$1,802.50
Total	\$523.40	\$1,027.00	\$696.00	\$2,236.00	\$3,407.88	\$3,909.42	\$4,364.26	\$17,648.80

*2015 is based on year-to-date totals as of October 31st.

