

# personal finance youtubers

## The Empowering World of Personal Finance YouTubers

**Personal finance YouTubers** have emerged as indispensable guides for individuals navigating the complex landscape of money management. In an era where financial literacy is paramount, these content creators break down intricate topics into digestible, engaging, and actionable advice. From budgeting and investing to saving for retirement and debt reduction, these digital educators offer diverse perspectives and practical strategies tailored to a broad audience. This article delves into the impact of personal finance YouTubers, exploring the benefits of following them, identifying key figures, understanding their diverse content, and how to leverage their platforms for your financial well-being. We will also examine the evolving role of these influencers in shaping financial habits and aspirations for millions worldwide.

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## Why Follow Personal Finance YouTubers?

Following personal finance YouTubers offers a multitude of advantages for anyone looking to improve their financial health. These creators democratize financial knowledge, making complex concepts accessible to everyone, regardless of their background or prior understanding. They often provide real-world examples and case studies that resonate with viewers' daily financial challenges, offering practical solutions that can be implemented immediately. Furthermore, the visual and auditory nature of YouTube allows for more engaging and memorable learning experiences compared to traditional textbooks or articles.

One significant benefit is the sheer variety of perspectives available. Whether you're interested in aggressive investing, conservative saving, or simply mastering the art of budgeting, there's a YouTuber catering to your specific needs and risk tolerance. Many creators also foster a sense of community, with active comment sections where viewers can ask questions, share their experiences, and learn from each other, creating a supportive ecosystem for financial growth. This collaborative environment can be incredibly motivating and reassuring.

The accessibility of these resources is another key draw. Most personal finance content on YouTube is free to consume, removing financial barriers that might otherwise prevent individuals from seeking expert

advice. This widespread availability empowers individuals to take control of their financial futures without incurring significant costs. Moreover, the constant stream of new content ensures that viewers stay updated on the latest financial trends, strategies, and market changes, keeping their knowledge current and relevant.

## **Top Personal Finance YouTubers to Watch**

The landscape of personal finance on YouTube is rich with talent, offering a wide array of expertise and presentation styles. Identifying the right creators can significantly accelerate your financial journey. These individuals have built substantial followings by consistently delivering valuable insights and actionable advice.

### **Investopedia TV**

While not a single individual, Investopedia TV represents a authoritative source for financial education. Their content often delves into market analysis, investment strategies, and fundamental economic principles. They are known for their clear explanations of complex financial jargon, making them an excellent resource for beginners and experienced investors alike.

### **Graham Stephan**

Graham Stephan is renowned for his energetic and often humorous approach to personal finance. He covers a broad spectrum of topics, including real estate investing, frugality, and maximizing income. His content often features personal anecdotes and practical tips for saving money and building wealth, resonating with a younger demographic.

### **Andrei Jikh**

Andrei Jikh focuses heavily on investing, particularly dividend investing and index funds. He provides in-depth analysis of investment portfolios, market trends, and strategies for achieving financial independence. His detailed breakdowns and transparent reporting of his own financial progress make his channel highly informative for those looking to grow their investments.

### **The Financial Diet**

The Financial Diet is a channel that emphasizes a holistic approach to personal finance, incorporating elements of lifestyle, mental well-being, and career. They offer practical advice on budgeting, saving, and

debt management, often through relatable stories and discussions. Their content is particularly appealing to those who believe that financial health is intertwined with overall life satisfaction.

## **Minority Mindset**

Minority Mindset, hosted by Jaspreet Singh, tackles financial topics with a focus on empowerment and entrepreneurship. He breaks down complex investing concepts, discusses wealth-building strategies, and provides guidance on financial planning for long-term security. His straightforward and motivational approach has garnered a dedicated following.

## **Understanding the Diverse Content of Finance Channels**

Personal finance YouTube channels cater to an incredibly diverse range of needs and interests, ensuring that there's a niche for almost everyone. The breadth of topics covered goes far beyond simple budgeting and saving, encompassing the entire spectrum of financial management and wealth creation.

### **Budgeting and Saving Strategies**

Many channels focus on the foundational elements of personal finance: creating effective budgets and implementing smart saving habits. This can range from detailed tutorials on using budgeting apps like YNAB or Mint to practical tips on reducing everyday expenses, such as grocery shopping hacks, negotiating bills, and finding cheaper alternatives for common purchases. They often emphasize the importance of tracking spending and setting clear financial goals.

### **Investing for Beginners and Experts**

Investing is a core area for many finance YouTubers. Content for beginners often covers the basics of stock markets, ETFs, mutual funds, and retirement accounts like IRAs and 401(k)s. For more advanced viewers, channels explore topics like dividend investing, growth investing, real estate investing, cryptocurrency, and options trading. Many creators share their own investment journeys, providing real-time examples of portfolio management and market analysis.

### **Debt Management and Reduction**

Tackling debt is a crucial aspect of financial health, and many YouTubers offer practical strategies for managing and eliminating it. This includes advice on paying off credit card debt, student loans, mortgages, and personal loans. Popular methods discussed often include the debt snowball and debt avalanche

techniques, as well as strategies for debt consolidation and negotiation.

## **Retirement Planning and Financial Independence**

Long-term financial security, particularly retirement, is a significant focus for many. Content in this area covers topics such as calculating how much you need to save for retirement, understanding different retirement accounts, and exploring concepts like the FIRE (Financial Independence, Retire Early) movement. Creators often share their personal timelines and strategies for achieving financial freedom.

## **Entrepreneurship and Side Hustles**

A growing segment of personal finance content revolves around generating additional income through entrepreneurship and side hustles. This can include ideas for online businesses, freelancing, affiliate marketing, or leveraging existing skills to create new revenue streams. These channels often empower viewers to take control of their earning potential beyond traditional employment.

## **Leveraging YouTube for Your Financial Goals**

Effectively utilizing personal finance YouTubers requires a strategic approach to maximize the benefits and avoid information overload. It's not just about passively watching videos; it's about actively applying the knowledge gained to your unique financial situation.

### **Define Your Financial Objectives**

Before diving into a sea of content, it's crucial to identify your specific financial goals. Are you trying to save for a down payment, pay off student loans, start investing, or build an emergency fund? Knowing your objectives will help you filter content and focus on the YouTubers and topics most relevant to your needs. This clarity ensures that your viewing is purpose-driven and not just entertainment.

### **Curate Your Subscription List**

Just as you would curate a reading list, carefully select the personal finance YouTubers you subscribe to. Look for creators whose styles resonate with you, whose advice aligns with your values, and whose content is consistently high-quality and informative. Don't be afraid to unsubscribe if a channel no longer serves your needs or if the advice seems questionable. A focused subscription list prevents overwhelm and ensures you're consuming the most impactful information.

## Take Action and Track Progress

The most critical step is to translate what you learn into action. If a YouTuber shares a budgeting template, download and use it. If they explain a specific investment strategy, research it further and consider if it's suitable for you. Regularly track your progress towards your goals. Many creators offer printable worksheets or tools within their video descriptions that can aid in this process. Seeing tangible results is a powerful motivator.

## Engage with the Community

Don't underestimate the power of the YouTube comment section. Many personal finance creators foster active communities where viewers ask questions, share experiences, and offer support. Engaging in these discussions can provide additional insights, clarify doubts, and connect you with like-minded individuals on their financial journeys. You might find answers to questions you hadn't even considered asking.

## Cross-Reference and Verify Information

While most personal finance YouTubers are knowledgeable and well-intentioned, it's always wise to cross-reference information, especially for critical financial decisions. Different creators may have varying opinions or approaches. Researching a topic from multiple reputable sources, including official financial institutions and academic resources, can help you form a well-rounded understanding and make informed choices.

## The Impact and Evolution of Finance Influencers

Personal finance YouTubers have undeniably reshaped how individuals approach their finances, moving beyond traditional advisory roles to become relatable educators and motivators. Their influence extends beyond mere information dissemination; they are instrumental in shifting mindsets and empowering millions to take an active role in their financial lives.

The evolution of this space has seen a rise in authenticity and transparency. Many creators openly share their personal financial journeys, including their mistakes and successes, which fosters a sense of trust and relatability among viewers. This human element makes complex financial topics less intimidating and more approachable. Furthermore, the competitive nature of YouTube encourages creators to continuously innovate, producing higher-quality content, employing better editing, and adopting more engaging storytelling techniques to capture and retain audience attention.

As the digital landscape continues to evolve, so too will the role of these influencers. We can anticipate a

greater integration of technology, such as personalized financial tools and AI-driven advice, within their content. The emphasis on financial literacy and empowerment is likely to grow, addressing emerging economic challenges and opportunities. Ultimately, personal finance YouTubers have cemented their position as a vital and dynamic force in financial education, democratizing wealth-building knowledge for a global audience.

## **FAQ Section**

### **Q: What are the key benefits of watching personal finance YouTubers?**

A: The key benefits include accessible financial education, diverse perspectives on money management, practical tips for budgeting and investing, community engagement, and free access to expert advice, making financial literacy attainable for a wider audience.

### **Q: How can I find the best personal finance YouTubers for my needs?**

A: To find the best YouTubers, identify your specific financial goals, explore channels that focus on those topics, check their content quality and consistency, read comments to gauge audience reception, and try out several creators to see whose style and advice resonate most with you.

### **Q: Are the investment tips from personal finance YouTubers always reliable?**

A: While many YouTubers provide valuable insights, it's crucial to remember that investment advice should be cross-referenced with other reputable sources. Not all advice is suitable for every individual, and past performance is not indicative of future results. Always do your own due diligence.

### **Q: What is the FIRE movement, and how is it discussed by finance YouTubers?**

A: The FIRE movement stands for Financial Independence, Retire Early. Personal finance YouTubers often discuss strategies for aggressively saving and investing to achieve financial independence at a younger age, allowing for early retirement from traditional employment.

### **Q: Can personal finance YouTubers help with debt management?**

A: Yes, many personal finance YouTubers offer extensive content on debt management, including strategies for paying off credit card debt, student loans, and mortgages, often detailing popular methods like

the debt snowball or debt avalanche techniques.

## **Q: Is it safe to share personal financial information in the comments section of a YouTube channel?**

A: It is generally not advisable to share highly sensitive personal financial information publicly in comment sections due to privacy and security concerns. However, asking general questions or sharing broad experiences is usually acceptable and encouraged for community interaction.

## **Q: How do personal finance YouTubers make money?**

A: Personal finance YouTubers typically generate income through YouTube ad revenue, sponsorships from financial companies and brands, affiliate marketing for financial products, selling their own digital products (like courses or e-books), and sometimes through paid consultations or speaking engagements.

## **Personal Finance Youtubers**

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**personal finance youtubers: *5 Simple Steps To Wealth*** Tracey Edwards, 2018-07-27 In this no-nonsense finance book, you'll learn the five simple steps for building your wealth and creating financial freedom. \* You'll know how to craft a budget that will work for you no matter what your

income and expenses might be. \* You'll become more mindful and intentional with your spending so that you can save money for the important things. \* You'll make a solid plan on how to get out of debt including ways to make it fun and motivating. \* You'll begin saving so you no longer have to live paycheck to paycheck. \* And you'll look at starting an investment plan so that your money can work harder for you. Getting ahead financially is simple, although not easy. This book will transform your thinking about money and help you live below your means so you can achieve financial greatness. It is perfect if you are new to finance or if you need a good refresher. Packed full of tips and actionable steps so you can get started creating wealth right away. Personal finance author, Tracey Edwards, brings you her simple plan so you can master your money once and for all. From budgeting, spending, getting out of debt, saving and investing. It covers everything you need to know in one easy to read book. This book is about: personal finance, money management, budgeting, getting out of debt, reducing spending, saving money, and investing. p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; text-indent: 18.0px; font: 14.0px Cochin} p.p2 {margin: 0.0px 0.0px 0.0px 0.0px; text-indent: 18.0px; font: 14.0px Cochin; min-height: 17.0px}

**personal finance youtubers:** *Personal Finance and Investing Playbook* Steve E. Carruso, 2019-05-21 Are you tired of watching your bank account drain and credit card balances rise? ...All while wondering where the heck your money is going? You see, living without money worries isn't a fantasy... but if you know the feeling of staring at tens of thousands of dollars' worth of debt - it sure feels like it The fact is, the average American now has \$38,000 worth of debt... What's even more shocking is, that figure excludes mortgages! So if breaking from the shackles of debt seems overwhelming, don't worry - it needn't be The good news is, the path to financial freedom is 20% knowledge, 80% behavior... In fact, you only need to follow a few key principles to turn your financial life around. By following the proven steps inside this book... you can properly pay-off your debt... and pay for your life... without relying on credit cards. Here's just a fraction of what you'll learn inside: How to master budgeting without limiting your lifestyle (no, it's not just skipping coffees every day) The guilt free way to spend (yes, spend) money Why the popular envelope method doesn't actually work. And what to do instead. 5 simple hacks for increasing your credit score (even if it's in the 400s right now) How one couple paid off \$78,000 in less than 2 years? And how you can replicate their methods. What the millionaire next door types know, that you don't A house is the best investment, right? Think again after reading this. 7 dangerous money myths which have been masquerading as truths for far too long Investing for absolute beginners - why the stock market, mutual funds or Roth IRAs are not terms you should fear 3 overlooked ways to turn every credit card you have from an expense into a goldmine The #1 type of investment to avoid as a new investor The win-win strategy for ensuring your employer invests in your future But that's not all, you'll also discover how to make your first \$1,000 a month online. Even if you have no experience, or are a complete technophobe. Including: The real "secret" to making money online. This is the opposite to what every "guru" has been telling you. How one desperate housewife made \$1,500 profit her first month, with just a small investment of \$200 (and less than 10 hours of work). The unique business model you can use to make \$500 a week from your smartphone. The 4 best ecommerce niches for 2019 (you won't find these on any mainstream websites, and sellers in them are quietly making a killing) How to leverage one of the fastest growing markets on the planet by writing about your favorite subjects. This is one of the most fun and profitable ways to make money online right now An "unsexy" yet reliable way to generate \$1,000 in the next week. All it takes is a few emails sent to the right people and 2 hours of computer work and you're good to go. The little known business model (only taught in a \$2,500 program) which is making people 4 and 5 figures a month with less than 60 minutes work a week How to make your first \$1,000, with zero investment, even if you don't have a college degree (or barely finished high school). This method is so simple, we've yet to see anyone fail with it. This isn't one of those "frugal living" books which tells you to live off rice and beans while never leaving the house for 10 years. This isn't a get rich quick off buying and flipping houses book either. Instead, you'll find no-nonsense, easy-to-follow advice - without any complicated financial language.



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**personal finance youtubers:** *Make Money Vlogging on YouTube*: Brandon Scott, 2025-08-13 *Make Money Vlogging on YouTube* You don't need millions of subscribers or a viral hit to start making money on YouTube. What you need is the right strategy, the right mindset, and a practical roadmap that takes you from hobbyist to income-generating creator. *Make Money Vlogging on YouTube* breaks down every step in building a channel that works—even while you sleep. Whether you're just launching or looking to scale, this guide will walk you through the essentials of vlogging success. Learn how to identify your niche, create content that connects, monetize with purpose, and eventually go full-time. It's not about chasing trends—it's about building a channel that lasts. Inside This Book, You'll Discover: Finding Your Niche: What You Love vs. What People Watch Gear Guide: Tools You Need (and Don't Need) to Start Vlogging Edit Like a Pro: Software, Hacks, and Creative Flow Mastering Thumbnails and Titles: The Click-Worthy Formula YouTube SEO: Tags, Descriptions, and Algorithms Explained Affiliate Marketing for Vloggers: Turn Views into Sales Scaling Up: Hiring Help, Creating Systems, and Going Full-Time From scripting and branding to brand deals and analytics, you'll gain real-world insights from creators who've done it—and the exact systems they used to grow. If you're ready to stop guessing and start building, this book gives you the tools, the framework, and the momentum to turn passion into profit. Scroll Up and Grab Your Copy Today!

**personal finance youtubers:** *YouTube Mastery: How to Build a Profitable Channel in Any Niche* Margaret Light, 2025-02-28 *YouTube Mastery: How to Build a Profitable Channel in Any Niche* is your ultimate guide to turning YouTube into a powerful income-generating platform. Whether you're a beginner or an experienced creator, this book walks you through every step of building a successful channel—from choosing the right niche and mastering the algorithm to creating engaging content and monetizing effectively. Learn how to grow your audience, optimise videos for maximum reach, and diversify revenue streams beyond AdSense. Packed with expert strategies, real-world examples, and actionable tips, this book will help you transform your passion into a thriving YouTube business.

**personal finance youtubers:** *How a Mother Should Talk About Money with Her Daughter* Aja McClanahan, 2020-03-03 *A Guide to Talking Finances with Our Daughters!* As many as 56% of women feel that they'd rather not talk about money with their loved ones. Some women say they were raised not to discuss money and others feel like the information is just too personal. Yet with many women controlling household budgets and raising the next generation of female earners, this could be a recipe for disaster in some homes and for society at large. *How a Mother Should Talk About Money with Her Daughter* helps readers broach money topics with their daughters in a meaningful, compassionate, and even fun way. It speaks to parents who may feel inadequate about their own money skills but still want to discuss money with their daughters while helping them build good financial habits. The goal is to start conversations that leave parents and girls empowered to love themselves (through good money management) and make the world a better place with their financial resources. Topics include how to save as a young person, the pros and cons of investing, how to determine which college is right (in terms of finances and future job prospects),

how to determine a future partner is right (in terms of similar financial goals), and more.

**personal finance youtubers: Essential Personal Finance** Lien Luu, Jonquil Lowe, Jason Butler, 2025-06-05 Young people face unprecedented financial challenges: rising student debt, stiff competition for jobs, barriers to home ownership, dwindling state benefits and prospects of a longer working life. Essential Personal Finance is a guide to all the key areas of personal finance: budgeting, managing debt, savings and investments, insurance, securing a home and laying the foundations for retirement. It provides an introduction to some of the essential foundations of a modern undergraduate finance qualification, including: • the nature of financial institutions, markets and economic policy that shape the opportunities and decisions individuals face • the range of financial assets available to households, risk-return trade-off, basics of portfolio construction and impact of tax • the importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches • behavioural finance as a key to understanding factors influencing individual and market perceptions and actions • using financial data to inform investment selection and create financial management tools that can aid decision-making. The second edition has been fully updated and includes: more information on the cost of living crisis; Fintech, climate change, sustainable finance and cryptocurrencies; financial skills and calculations; tax, trust planning and wills; pensions; regulation and fraud; and additional case studies. Written by authors who contribute experience as financial advisers, practitioners and academics, Essential Personal Finance is a compelling combination of a textbook aimed at students on personal finance and financial services courses, and a practical guide for young people in building their own financial strength and capability.

**personal finance youtubers: Zero to Viral** Sharan Hegde, 2023-03-01 Content creation is the new hot job today. But how do you win at it? Sharan Hegde decodes this hot new profession in this book. He went from zero to a million followers across social media in a year, with no prior claim to fame. And he did this by creating content that people loved, enjoyed, and learned from. Zero to Viral covers what makes a successful creator, and what goes behind creating content that people love. Supplemented with accounts of other successful creators, this book has all the secrets that Google won't tell you. In a nutshell, this book covers: Sharan's early journey as a content creator His content creation process as he grew to a million followers Frameworks for creating content that goes viral The psychology behind virality How to think about personal branding Understanding different social media platforms in depth The future of content creation and how much money could be made Learnings from experiences of 3 other top creators - Ankur Warikoo, Rachana Ranade, Komal Pandey

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**personal finance youtubers: YouTube Phenomenon** Aisha Khan, AI, 2025-02-26 YouTube

Phenomenon explores how individuals become successful entrepreneurs on YouTube, diving into the platform's mechanics and its impact on business and technology. The book unpacks the evolving YouTube user demographics, which heavily influences content strategy, and dissects the monetization policies that dictate revenue streams for creators, offering insights into both opportunities and challenges. The book emphasizes that understanding YouTube's algorithms, audience expectations, and monetization models is crucial for success. The book traces YouTube's evolution from a simple video-sharing site to a global media empire, highlighting its disruptive impact on traditional media and the algorithmic shifts that have influenced content visibility. YouTube Phenomenon progresses logically, starting with core concepts like audience engagement and revenue generation, then moving into demographic deep dives, monetization strategy breakdowns, and case studies of successful content creators. It synthesizes these elements into actionable strategies for building a YouTube presence. What sets this book apart is its holistic, practical approach, providing in-depth insights into the platform's inner workings. It balances theoretical analysis with practical case studies and real-world examples, making it a valuable guide for aspiring and established YouTubers, marketers, and anyone interested in the creator economy.

**personal finance youtubers: YouTube Monetization Strategy:** Jamie Lee, 2025-08-14  
YouTube Monetization Strategy Monetizing on YouTube is no longer a mystery reserved for the elite. Whether you're a rising content creator or someone looking to build a profitable digital brand, this book is your blueprint to turning creativity into consistent revenue. The world of YouTube isn't just about views—it's about building systems that reward your influence, strategy, and adaptability. YouTube Monetization Strategy breaks down the full earning potential of the platform and teaches you how to leverage every monetization stream available—from AdSense and affiliate marketing to merch, sponsorships, and digital products. It goes beyond the basics and reveals how successful creators scale their income, protect their brand, and future-proof their business, even amidst shifting algorithms and policy changes. Packed with insight, clarity, and real-world strategies, this guide is for creators ready to treat their channel like a business and unlock its full potential. You'll learn how to build income streams that grow even when you're not posting, and how to use your influence to create long-term financial success. Inside This Book, You'll Discover: The Evolution of YouTube Monetization and what it means for modern creators How to Master Watch Time and Engagement to boost your algorithmic reach Ways to Diversify Income with Affiliate Marketing and maximize conversion What it takes to Build a Product Funnel Through Video and scale digital sales Why Leveraging Brand Sponsorships and Deals is a game-changer for growth How to Use Patreon and External Tools to create loyal fan-funded income Strategies for Staying Compliant and Avoiding Demonetization issues If you're ready to go beyond simple uploads and start building a scalable, monetized platform—this book will guide you every step of the way. Scroll Up and Grab Your Copy Today!

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stock market investing: when to invest (enter the market), how long to remain invested and finally when to exit. Dispelling the myth that multibagger stocks are devoid of strong fundamentals, the book explains why only the stocks with strong fundamentals can become multibaggers. It also forewarns readers to stay away from the seemingly multibaggers (dubious companies) that may lead to wealth destruction and helps them identify good companies with solid fundamentals.

**personal finance youtubers: A Comprehensive Guide to Earning Money with AI for Beginners** Luke Thompson, 2025-07-02 *AI Powered Income: A Comprehensive Guide to Earning Money with AI for Beginners* Step into the future of earning with AI Powered Income - your essential guide to turning the power of artificial intelligence into real, practical income streams. Perfect for beginners and side hustlers, this book breaks down exactly how people are using popular AI tools like ChatGPT, Midjourney, Canva, and others to launch freelance services, create and sell content, start e-commerce stores, automate YouTube channels, and even trade smarter in the stock and crypto markets. Whether you want to write blogs faster, generate stunning art, build faceless video channels, or automate customer service with AI chatbots — this guide shows you how. With simple step-by-step instructions, recommended tools, and real-world success stories, you'll learn how to: Build an AI-assisted freelancing business Create and monetize AI-generated content Design and sell digital art with zero graphic design skills Launch automated YouTube channels without being on camera Boost your trading and e-commerce results using AI tools Set up passive income streams powered by automation No tech background? No problem. This book was written with you in mind - clear, accessible, and focused on action. If you're ready to harness AI not just as a tool, but as a pathway to freedom, flexibility, and financial growth - AI Powered Income is your blueprint.

**personal finance youtubers: Running a Creative Company in the Digital Age** Lucy Baxter, 2017-03-23 In the modern media industry digital content production is cheaper, more democratic, and accessible, and it's becoming easier to do things your own way. So what if you want to set up on your own? This book will guide you through the joys and pitfalls of running your own creative company in today's diverse media climate. This is a nuts and bolts guide to company set up, structure, management and content production for digital platforms, TV, festivals, charities, education, brands and businesses. Full of tips for creating innovative business models and platforms, handling tricky people and situations, funding and networking, these pages are your touchstone for making that bold first move into founder/managing director status. Featuring interviews with industry experts including digital agency and production company CEOs, creative entrepreneurs, crowd funding platforms, investors, film makers, media lawyers and accountants.

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