

# It's <sup>all</sup> ~~None~~ of Your Business

## Think Outside The Home: Teaching Options And Opportunities Forks In The Road

Editor's Note: This is the eighth and final installment in a series of columns exploring various teaching options.

What a diverse and wonderful profession! We are independent teachers, college faculty, college students, rural and urban, rookies and veterans, all instruments and voice, specialties such as jazz, or Recreational Music Making, or early childhood music—the list goes on!

At one time, it was possible to characterize teaching options as a single fork in the road —college faculty or independent teacher (mostly in the home). No longer! Consider these recent teacher profiles:

**Karen Thickstun, NCTM,** teaches piano pedagogy at Butler University, directs the Butler Community Arts School and maintains an independent studio in Nashville, Indiana. In addition to music degrees, she has degrees in economics and business. She is MTNA vice president for 2015–17.



- Melissa, Christie, Rebecca and Ryan, who use online teaching to supplement private studio teaching (April/May 2014)
- Holly, who teaches her Utah students via *Skype* while living in New Zealand (August/September 2014)
- Carolmae, who teaches more adults online than in her home studio (August/September 2014)
- Jessica, a piano teacher at the multi-location Musical Arts Center (December/January 2014/2015)
- Margaret, a voice teacher at Cincinnati Music Academy (December/January 2014/2015)
- Becky, a flute and piano teacher who launched her studio within a music store by focusing on Recreational Music Making classes (October/November 2011; December/January 2014/2015)
- Ray, who continues to conduct an inner-city orchestra while pursuing a law career (April/May 2015)
- Ed, who travelled to student homes during a temporary move (August/September 2015)
- Irini, whose Legacy Music Lessons organizes in-home lessons for teachers of more than 20 instruments (August/September 2015)
- Barb, founder of Midwest School of Music, which offers in-home lessons, afterschool programs and camps (August/September 2015)
- Kari, a violin teacher who built a studio through referral organizations (December/January 2015/2016)

I have also met Paula, who takes keyboards to preschools for early childhood classes; Michael, who teaches group classes in a mall location; Janelle, who teaches morning private lessons at a senior center; Joy, who teaches after-school lessons at the Boys & Girls Club; Margaret, who teaches autistic children at a therapy center...the list goes on.

### Considerations

For *any* teaching option, there are important issues to investigate...

### Degree Of Control

Degree of control is a primary factor delineating a home studio from all other scenarios. How much control do you personally require? Clarify with a potential employer how much control (or freedom) you will have, especially in the areas of tuition rates, curriculum, choice of students and scheduling.

### Employee Or Independent Contractor

Will you be considered an employee or an independent contractor? As an employee, your employer will withhold taxes during the year; he will pay social

security and unemployment taxes for you. Your income is reported on a 1040 form, and you will not be able to deduct most expenses, since the employer is providing for your teaching needs. As an independent contractor, your employer will not withhold taxes or pay social security and unemployment taxes. Your income is reported on Schedule C and you will deduct your teaching expenses. These are two very different tax scenarios. Understand the financial implications of each.

### Financial Structure

What is the financial structure of the organization? Some entities charge the teacher a rental fee; others take a percentage of the lesson fee. Some entities set a uniform lesson fee regardless of the teacher's education and experience; others allow each teacher to set his/her own rate. Who is responsible for liability insurance, marketing, equipment maintenance, recital supplies and other expenses?

### The Fine Print

Will you be required to sign a contract, and if so, what are the terms? Especially note any clauses that will affect you if or when you leave the entity. Some may have a "do not compete" clause that says you may not take your students with you or stipulates other conditions. Understand your obligations and the financial relationship.

*"Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible."  
—St. Francis of Assisi*

### Flexibility

Life happens. The option that appears favorable now may not be feasible in five years. Consider your short- and long-term life goals—where do you ultimately want to be?

### Professional Development

Regardless of the teaching situation, keep developing your teaching style and building new skills. These are valuable assets and will transfer to future situations. Lifelong learning allows you to build skills that will reach new customers and generations, and create new models for delivering your service.

### Debt

Your choice of teaching location may depend on your own personal sense of risk and debt burden. Graduating with large student loans is scary. A teaching situation that does not require investment in space and equipment can be a smart choice while debts are being paid.

### Self-awareness

Are you more of a loner or a social butterfly? Situations such as teaching in student homes with driving between each lesson can be quite lonely. Multi-teacher academies provide more collegial experiences.

### Professionalism

A high level of professionalism will always yield benefits. Associate yourself with entities that are well respected in the community.

### No Place Like Home

Ultimately, a home studio provides the highest degree of control and freedom. The teacher makes all decisions regarding which students to accept,

*"When you arrive at a fork in the road, take it."*

*—Yogi Berra*

curriculum, tuition rates, studio policies and scheduling. The studio is convenient and comfortable. And there's a tax break for a home business!

As sole proprietor of a home studio, you are responsible for *all* aspects and expenses of the business. These include:

- liability insurance
- zoning compliance
- business license
- invoicing and payment collection
- bookkeeping and taxes
- equipment and maintenance
- music and supplies
- professional development
- marketing
- waiting area/restroom (and cleaning)
- parking
- recital location

Challenges include keeping your work life separate from your personal life and maintaining good relationships with neighbors. While a home studio may not be compatible with a contemporary lifestyle that values mobility or urban apartment living, it can be an ideal teaching environment for entrepreneurial homeowners.

There is no longer a single fork in the road. There are intersections, overpasses, merge ramps...and new forks that *you* create. The joy of teaching can be found in many directions. Viable teaching opportunities and options abound!