# CHICAGO CREATOR JOURNALISM TOOLKIT

Practical resources for independent creators producing journalism, civic information, and accountability reporting in Chicago

A partnership between Press Forward Chicago and The Independent Journalism Atlas

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# Introduction: Who This Toolkit Is For

You're doing the work. You're covering your neighborhood, documenting your community, holding power accountable, reviewing the restaurants nobody else visits, explaining how city government actually works. You're doing it on YouTube, Instagram, Substack, TikTok, your own website, or all of the above.

But nobody gave you a manual for the business side.

This toolkit is for you: independent creators in Chicago who are producing journalism, civic information, and community-centered content. Whether you've been at this for years or just launched, whether you have 500,000 followers or 500, whether you came from a traditional newsroom or taught yourself everything you know, this guide is designed to help you navigate the practical, unglamorous infrastructure of sustaining your work.

You might not call yourself a "journalist," and that's okay. The Rise of the Creator-Journalist study (Video Consortium/Project C/Fordham, 2026) found that while creator-journalists do work that informs and contextualizes current events, just under half don't identify as journalists. Instead, 72% identify as "creators," 53% as "journalists," 53% as "producers," and 51% as "storytellers." This toolkit uses "creator journalism" to encompass all of these identities and the valuable work you do.

> **FROM OUR SURVEY:** In our own survey of Chicago creators, 89% of respondents said direct financial support was their most valuable need, followed by community of peers (78%) and audience development support (67%). Revenue diversification was the top specific resource requested.

This toolkit covers eight areas:

- Sample contracts tailored to Illinois law
- Rate cards and pricing guidance
- Revenue model overviews
- Grant funding resources
- Liability insurance guidance
- Partnership frameworks for newsroom collaborations
- Creator boundary checklists
- Credibility and ethics resources

Each section includes curated resources, practical templates, and guidance drawn from industry best practices, and informed by direct input from Chicago creators through our survey and convenings.

***This document is for educational purposes only and should not be taken as legal advice. Please consult your own counsel to understand the legal implications that may impact your work.***

*How to use this toolkit: You don't need to read it cover to cover. Jump to the section that addresses your most pressing need right now. Each section is self-contained with links to additional resources.*

# Section 1: Sample Contracts (Illinois-Specific)

## Why Contracts Matter for Creators

If you're producing content, licensing your work, or partnering with organizations, you need a written agreement. Period. A contract isn't a sign of distrust; it's a sign of professionalism that protects your work, your time, your rights, and your income.

The good news for Illinois-based creators: the state passed one of the strongest freelance protection laws in the country.

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## Illinois Freelance Worker Protection Act

Effective July 1, 2024, the Illinois Freelance Worker Protection Act requires that any contract worth $500 or more between a hiring entity and a freelance worker must be in writing. Key provisions:

- Written contract required for any engagement of $500+
- Payment must be made by the date specified in the contract, or within 30 days of completion if no date is specified
- Hiring parties cannot retaliate against freelancers who assert their rights
- Freelancers can file complaints with the Illinois Department of Labor
- Penalties for violations include damages, attorney's fees, and statutory penalties

**Official resource:** Illinois Department of Labor – Freelance Worker Protection Act (includes FAQ and sample contract templates in English, Spanish, Polish, and Chinese)

## What Your Contracts Should Include

At minimum, every creator contract should cover these elements:

- Names and contact information for all parties
- Detailed description of the work to be performed
- Compensation amount and payment schedule
- Payment terms (net 30 is standard; push for faster if possible)
- Intellectual property and rights – Who owns the work? What rights are you licensing? For how long?
- Kill fee – What happens if the project is canceled after you've started work?
- Revision limits – How many rounds of edits are included?
- Credit/byline requirements
- Termination clause – How can either party exit the agreement?
- Indemnification and liability

*Watch out for rights grabs. Some contracts include language like "work made for hire" or "all rights in perpetuity." This means you give up ownership of your work forever. Unless the compensation reflects that, push back. The Columbia Journalism Review has documented this as one of the most common problems in freelance contracts.*

## Contract Templates and Resources

- **Illinois Department of Labor sample contracts** – Free, state-provided templates that comply with the Freelance Worker Protection Act. Available in multiple languages.
- **SPJ: Contracts and Copyright** – Society of Professional Journalists guide to understanding and negotiating freelance contracts.
- **The Open Notebook: Reading and Negotiating a Freelance Contract** – Practical walkthrough of contract clauses with real-world examples.
- **CJR: The Clause Freelance Writers Should Fight to Remove** – Identifying and pushing back on rights-grab clauses.
- **Freelancers Union: How Freelance Writers Can Protect Their Copyright** – Copyright basics and why they matter for your work.
- **American Press Institute: Essential Contract Guidelines for Navigating Influencer Collaborations** – API's guide to (and templates for) fair contracting with influencers.

*Recommendation: Before distributing or using any contract template for significant engagements, have it reviewed by an Illinois-licensed attorney familiar with media and freelance law. A one-time legal review (typically $200–$500) can save you thousands in disputes later.*

# Section 2: Rate Cards & Pricing Guidance

**FROM THE SURVEY:** Only 11% of Chicago creators surveyed have a clear, established rate sheet. Most negotiate case-by-case or use informal rates, and one said they're "not sure what to charge." Rate cards and pricing guidance were specifically identified as a top resource need.

## Why You Need a Rate Card

A rate card is a document that lists your standard prices for different types of work. It's not a binding price list. Think of it as your starting point for any negotiation. Having one means you're not scrambling to invent a number every time someone asks "how much do you charge?"

A rate card signals professionalism, saves you time, and helps prevent the chronic underpricing that plagues creator work.

## Benchmark Rates for Journalism and Creator Work

These are ranges compiled from a range of industry sources and survey responses. Your actual rates should reflect your experience, audience size, market, and the scope of each project.

| Work Type | Low Range | Mid Range | High Range |
|---|---|---|---|
| Written article (per piece) | $150–$300 | $300–$750 | $750–$2,000+ |
| Photos (per image) | $35–$75 | $75–$200 | $200–$500+ |
| Video content (per project) | $500–$1,000 | $1,000–$3,000 | $3,000–$10,000+ |
| Social media post/carousel | $100–$300 | $300–$750 | $750–$2,500+ |
| Newsletter sponsorship | $50–$150 CPM | $150–$300 CPM | $300+ CPM |
| Podcast ad read (per episode) | $15–25 CPM | $25–50 CPM | $50–$100+ CPM |
| Speaking/appearances | $250–$500 | $500–$2,000 | $2,000–$10,000+ |
| Content licensing (per piece) | $100–$300 | $300–$1,000 | Negotiate |

*CPM = cost per thousand subscribers/listeners/impressions.*

## From the Survey: What Chicago Creators Charge

Among respondents who shared rate information:

- Written articles: $0.50/word and up (experienced journalists), per-piece negotiation for others
- Video content: $400–$500 per video (newsletter/political), $1,500–$2,000+ per video (established creators)
- Speaking: $200 minimum, scaling with event size and engagement
- Podcast sponsorship: $4,000/season (one respondent)
- Social media: $1,500+ per photo/carousel post (established creator with 100K+ audience)

The income challenge is real beyond Chicago. *The Rise of the Creator-Journalist* study (Video Consortium/Project C/Fordham, 2026) found that 56% of creator-journalists say they aren't

earning enough “at all” from their video work, underscoring the importance of establishing fair rates and diversifying income streams.

## How to Build Your Rate Card

Start with these steps:

- **Research:** Look at industry benchmarks (sources below), talk to other creators, check what similar creators charge
- **Calculate your floor:** What’s the minimum you need to cover your time, expenses, and a reasonable margin? Factor in time for research, drafts, revisions, and admin. You might break this down as simply as what would your hourly rate be given your experience, skill and audience. That doesn't mean you charge hourly rates, but it becomes a real basis for you as you're building out proposals.
- **Set tiers:** Offer different levels (basic, standard, premium) to give clients options
- **Account for audience:** If you have a large, engaged following, your rates should reflect the distribution value you bring
- **Include usage rights:** A rate for one-time use is different from perpetual, exclusive rights. This one is important and gets at you needing to understand that your IP (intellectual property) is valuable and should be compensated accordingly.
- **Build in a kill fee:** 25–50% of the agreed rate if a project is canceled after work begins
- Update annually: Review and adjust your rates at least once a year

## Pricing Resources

- **Editorial Freelancers Association: Editorial Rates** – Comprehensive rate data across editing, writing, and content work.
- **CJR: Three Clauses Freelancers Should Know** – Includes guidance on negotiating fair compensation.
- **Freelancing with Tim: Freelance Journalism Pay Rates** – Real rate data from major outlets (NYT, WaPo, Wired, etc.).
- **Publish Press Creator Compensation Survey** – Real salary data from creators across niches. 53% report earning under $100K/year.

# Section 3: Revenue Model Overviews

**FROM THE SURVEY:** Chicago creators use a diverse mix of revenue sources. Paid subscriptions are most common (67%), followed by advertising/sponsorships (44%) and brand partnerships (44%). Revenue diversification models were the #1 specific resource requested (67% of respondents). Annual revenues range from $5K to over $100K.

There's no single right revenue model for creator journalism. The most sustainable operations combine multiple streams. Here's a plain-language overview of the main options, with their trade-offs.

## 1. Reader/Subscriber Revenue

Readers pay you directly for your content, usually through a subscription or membership model.

**Platforms:** Substack, Beehiiv, Ghost, Patreon, Buy Me a Coffee

**Pros:** Direct relationship with audience, recurring revenue, editorial independence (no advertiser pressure), strong signal of audience value

**Cons:** Requires large, engaged audience to generate significant income; conversion rates from free to paid are typically 5–10%; asking people to pay can feel uncomfortable

**Typical economics:** A newsletter with 5,000 free subscribers might convert 250–500 to paid at $5–10/month = $1,250–$5,000/month. Platform fees range from 0% (Ghost self-hosted) to 10% (Substack).

*From a Chicago creator: "Growing my audience for my newsletter is frankly the worst part. I also have to ask them to pay for subscriptions, which is not appealing to them, nor me." – This is real. Reader revenue works best when paired with other income streams.*

## 2. Advertising and Sponsorships

Brands pay to reach your audience through ad placements, sponsored content, or brand partnerships.

**Types:** Display ads (AdSense, Mediavine), newsletter sponsorships, podcast ad reads, sponsored social posts, video pre/mid-rolls

**Pros:** Can scale with audience size, doesn't require audience to pay directly, can be very lucrative for large audiences

**Cons:** Can create editorial conflicts, audience trust concerns, income depends on ad market conditions, requires significant traffic for display ads to be meaningful

**Typical economics:** YouTube: $3–$8 per 1,000 views (RPM). Newsletter sponsorships: $25–$50+ CPM for niche audiences. Podcast: $15–50 CPM. Brand deals on social: highly variable, $100–$10,000+ depending on audience and engagement.

**Know What You're Selling.** Attorney Brittany Ratelle, who specializes in creator law, frames brand deals as two distinct services: creative production (making the content) and distribution access (your audience seeing it). Most creators bundle both but only price one. If a brand wants

to amplify your content through paid ads or use it on their own channels beyond the standard 30-day period on their owned-and-operated platforms, that's a separate line item. Price accordingly.

## 3. Grants and Institutional Funding

Foundations, press freedom organizations, and journalism funders provide grants to support reporting and creator work.

**Pros:** Can provide substantial upfront funding, validates your work, no audience paywall required

**Cons:** Competitive, time-consuming applications, reporting requirements, typically project-based (not recurring), potential editorial independence concerns

The Rise of the Creator-Journalist study found that most creator-journalists fund their work through a combination of sources: 52% draw from personal savings, 44% rely on freelance or contract work, and only 19% receive grants or fellowships. This combination strategy helps balance risk and sustainability.

See Section 4 for a full guide to finding and applying for grants.

## 4. Freelance Assignments

Producing content on assignment for established outlets or organizations.

**Pros:** Immediate income, expands your reach to new audiences, builds credibility

**Cons:** Not your platform or audience, rates vary widely, can distract from building your own thing

## 5. Events and Speaking

Hosting events, workshops, panels, or accepting paid speaking engagements.

**Pros:** High-value per engagement, builds community, diversifies income

**Cons:** Time-intensive, not scalable, requires separate skillset (event planning, public speaking)

## 6. Content Licensing

Licensing your existing content (photos, videos, articles) to other outlets for republication.

**Pros:** Passive income from work you've already created, extends reach

**Cons:** Requires clear IP ownership, rates can be low, need to negotiate carefully

## 7. Platform Monetization

Earning directly from platform features (YouTube Partner Program, TikTok Creator Fund, Instagram bonuses, Facebook in-stream ads).

**Pros:** Automatic once you qualify, scales with views

**Cons:** You're at the platform's mercy – rates change, algorithms shift, accounts get suspended. Not a stable foundation.

## The Diversification Imperative

The most financially resilient creators combine 3–4 revenue streams. A common healthy mix might look like:

- 40–50% reader/subscriber revenue (your foundation)
- 20–30% advertising/sponsorships or brand partnerships
- 10–20% freelance assignments or content licensing
- 10–20% events, speaking, grants, or consulting

**A note on protecting your rate**: if a brand pushes back on price, resist the urge to lower your number. Instead, adjust deliverables, trim revision rounds, or narrow the exclusivity window. Once you lower your price, people in the industry remember it, and you've anchored yourself to that floor.

## Revenue Model Resources

- **Indiegraf: Revenue Streams 101 for Digital News Publishers** – Detailed breakdown of revenue strategies for independent publishers.
- **Reuters Institute: Reader Revenue Models** – Research on subscription and membership models that work.
- **Northwestern Local News Initiative: Revenue Models** – Case studies and research on sustainable local news funding.
- **Creator Spotlight: How to Negotiate Brand Contracts Like an Attorney** – Contract clauses brands hope you'll skip, how to chase down late payments

# Section 4: Grant Funding Resources

**FROM OUR SURVEY:** Grant writing support was the third most-requested specific resource (44% of respondents). Only 22% currently receive grant funding, and one noted they "apply to grants on a regular basis but have not yet been successful." Multiple respondents cited "raising money" as their biggest challenge.

## Grant Funding 101 for Creators

If you've never applied for a grant before, here are the basics: grants are non-repayable funds given by foundations, government agencies, or organizations to support specific work. Unlike loans, you don't pay them back. Unlike sponsorships, they're typically given to support your editorial mission, not to promote a brand.

The trade-off is that grants require applications (which take time), have reporting requirements (you'll need to document how you spent the money and what you accomplished), and are competitive.

## Where to Find Journalism Grants

### Grant Databases

- **Global Investigative Journalism Network (GIJN): Grants and Fellowships** – One of the most comprehensive lists of journalism grants worldwide, regularly updated.
- **Indiegraf: 2026 Journalism Grants in the U.S. and Canada** – Curated list focused on independent publishers.
- **Instrumentl: Grants for Journalism** – Searchable database of 28+ active journalism grants.

### Major Grant-Making Organizations

- **Press Forward Chicago** – Your local funder. Collaboration grants opening April 2026. This toolkit is part of that effort.
- **Fund for Investigative Journalism (FIJ)** – Grants up to $10,000 for investigative reporting. Seed grants up to $2,500.
- **Pulitzer Center** – Reporting grants and fellowships for underreported stories.
- **SPJ Foundation Grants** – Various grants from the Society of Professional Journalists.
- **Reynolds Journalism Institute (RJI)** – Innovation-focused grants for journalists.
- **Lenfest Institute** – Currently funding newsroom-creator collaboration grants.
- **Knight Foundation** – Major funder of journalism innovation, community information, and local news. Funds both organizations and individual projects.
- **Media Impact Funders: Foundation Maps for Media Funding** – Interactive map showing philanthropic media grants worldwide since 2009. Use it to find funders aligned with your beat or community.

## Think Beyond Journalism Funders

Not all funding for creator journalism comes from media-focused foundations. If your work covers a specific topic or community, look for funders in that space. A foundation focused on

climate change, public health, housing, or education may be interested in funding journalism that advances understanding of their issue area.

- If you cover environmental topics in Chicago, look at funders like the Joyce Foundation, the MacArthur Foundation, or the Gaylord and Dorothy Donnelley Foundation
- If your work focuses on a specific population or neighborhood, look for community foundations and place-based funders in that area
- Health-focused journalism may attract funding from foundations like the Robert Wood Johnson Foundation or the Commonwealth Fund
- Arts and culture coverage may qualify for funding from arts councils, the National Endowment for the Arts, or local cultural institutions

The Media Impact Funders map (linked above) is an excellent starting point for identifying these cross-sector opportunities.

## How to Write a Strong Grant Proposal

Grant applications vary, but most want to see these core elements:

- A clear problem statement: What gap are you filling? What story isn't being told?
- Your qualifications: Why are you the right person to do this work? Your track record matters.
- A specific plan: What will you produce? When? How will you distribute it?
- A realistic budget: How will you spend the money? Be specific and honest.
- Impact: Who benefits from this work? How will you measure success?

### Proposal Writing Guides

- **Pulitzer Center: Tips for Writing a Successful Grant Proposal** – Direct advice from the people reading your applications.
- **ICFJ: 10 Tips for Grant Writing for Journalists** – Practical tips from the International Center for Journalists.
- **IJNet: Tips on Preparing an Effective Journalism Grant Proposal** – Step-by-step proposal development guide.
- **Lenfest Institute: Introduction to Grant Writing (Full Course)** – Free, comprehensive grant writing course designed for news organizations and independent publishers.

## Grant Reporting: What to Expect After You Win

Most grants require progress reports and a final report. Tips for managing this:

- Track your expenses from day one: Keep receipts, use a spreadsheet, and categorize spending by budget line
- Document your work as you go: Save links, screenshots, analytics, and audience feedback
- Meet your deadlines: Late reports can disqualify you from future funding
- Communicate proactively if your project changes direction or hits delays. Tell your funder before the deadline, not after

- Build relationships with your funders. Funders who trust you will fund you again, and treating the reporting as relationship-building (not just paperwork) helps.

## Business Structure Considerations

Some grants require a 501(c)(3) nonprofit status. If you don't have that, your options include:

- Fiscal sponsorship: A nonprofit acts as your legal/financial intermediary. Organizations like the Institute for Nonprofit News (INN), Community Initiatives, or local organizations can serve this role.
- LLC: Some grants will fund LLCs, especially for-profit creator ventures. Check each grant's eligibility requirements.
- Cooperative: Worker-owned co-ops are an emerging model. Start.coop provides resources for setting these up.

***There are multiple local and national entities that act as fiscal agents for media companies. If you need recommendations, please contact Press Forward Chicago or Project C.***

# Section 5: Liability Insurance Guidance

## Why Independent Journalists Need Insurance

If you're publishing content (especially anything that names individuals, covers government, or involves investigative reporting), you face potential legal liability. Traditional newsrooms carry media liability insurance that covers their staff. As an independent creator, you don't have that safety net.

Media liability insurance (also called errors and omissions or E&O insurance) covers legal defense costs and damages if someone sues you for defamation, invasion of privacy, copyright infringement, or related claims.

## What Media Liability Insurance Covers

- Defamation/libel claims
- Invasion of privacy
- Copyright or trademark infringement
- Negligence in reporting
- Legal defense costs (even if the suit is frivolous, lawyers aren't free)

## What It Typically Costs

Costs vary based on your coverage area, the type of content you produce, and your audience size. General ranges:

- Basic coverage ($1M limit): $1,000–$3,000/year for low-risk content
- Standard coverage ($1–2M limit): $2,000–$5,000/year for general journalism
- Higher-risk coverage (investigative, political): $5,000–$10,000+/year

Some organizations offer group rates or subsidized coverage for independent journalists.

## Where to Get Coverage

- **Rory Peck Trust** – Resources and guidance on insurance options for freelance journalists, including links to providers.
- **SPJ: Insurance Considerations for Freelance Journalists** – Overview of insurance types and what to look for in a policy.
- **CJR: Do I Need to Buy Liability Insurance?** – Columbia Journalism Review's guide to evaluating your insurance needs.
- **GIJN: Media Liability Insurance** – Global perspective on insurance options and considerations.

## Do You Need It?

Not every creator needs media liability insurance. Consider your risk level:

- Higher risk: Investigative reporting, government accountability, naming individuals in critical coverage, health/medical claims
- Moderate risk: Community news, political commentary, restaurant/business reviews

- Lower risk: Lifestyle content, food/travel, sports, arts/culture without investigative elements

*Even if your risk is low, a single lawsuit can be financially devastating. If your work ever names individuals, makes factual claims that could be disputed, or covers sensitive topics, insurance is worth serious consideration. At minimum, understand your exposure.*

Beyond media liability, also consider:

- General liability insurance – If you host events or have a physical workspace
- Health insurance – 56% of survey respondents listed healthcare/benefits access as a top need
- Equipment insurance – If you carry expensive cameras, audio gear, or video equipment

# Section 6: Partnership Frameworks for Newsroom Collaborations

The relationship between independent creators and traditional news organizations is evolving fast. Newsrooms need what creators have: authentic voices, platform fluency, community trust, and the ability to reach audiences that legacy media has lost. Creators, meanwhile, can benefit from newsroom resources like distribution, legal support, credentialing, and editorial infrastructure.

But these partnerships only work when both sides enter with clear expectations. The Chicago creator survey found that 56% of creators have experienced misalignment on editorial control, 56% cited poor communication, and 33% reported unfair compensation. At the same time, 67% are interested in collaborating with other creators, and many are open to newsroom partnerships under the right terms.

This section lays out the partnership models emerging across the industry, what to negotiate before signing anything, and what makes these collaborations succeed or fail.

## Three Partnership Models

Not all creator-newsroom collaborations look the same. Based on case studies from organizations like The Washington Post, The Wall Street Journal, and MLK50 in Memphis, three distinct models have emerged.

### Model 1: Fully Independent (Solo Creator)

You own everything. You choose what to cover, how to cover it, and where to publish it. Revenue from subscriptions, sponsorships, and platform monetization goes directly to you. This is where most creator-journalists start.

- Upside: Full editorial freedom, authentic voice, agile pivots, direct audience relationship
- Downside: No backstop. No editor, no legal support, no health insurance, and isolation. One bad month can end it
- Examples: Howtown (YouTube), Your Local Epidemiologist (Substack), many Chicago creators in this toolkit

### Model 2: Partnership or Affiliation

You maintain your independence but collaborate with a newsroom or organization on specific projects or an ongoing basis. This could mean co-producing a series, licensing content, or serving as a creator-in-residence. The newsroom provides resources and reach; you bring community trust and platform expertise.

- Upside: Access to distribution, legal cover, credentialing, and production infrastructure without full employment
- Downside: Voice is at risk. Institutional friction can blunt the authenticity that made you valuable in the first place
- Example: MLK50 in Memphis created a paid, non-staff Creator-in-Residence position with community creator Amber Sherman. She produced nearly 100 videos translating complex civic issues into accessible short-form content, driving a 54% increase in MLK50's Instagram engagement. Critically, MLK50 holds her content to the same editorial standards as staff work, but she maintains her own voice and platforms

### Model 3: In-House Creator Role

You join a newsroom as a staff member or long-term contractor, bringing your creator skills and personality-driven approach to the organization's platforms. The newsroom invests in building your personal brand as part of its strategy.

- Upside: The organization gets reach, new audiences, and younger demographics. You get a salary, benefits, support, and brand credibility
- Downside: Retention is hard. Once you build an audience, it follows you, not the masthead. And creative differences with institutional culture are common
- Example: The Wall Street Journal's Talent Lab is an internal agency that upskills newsroom journalists and builds their personal brands. WSJ reporter Gunjan Banerji now has her own branded show (The WSJ Money Interview) and active personal social media presence, blending institutional credibility with creator-style engagement

The Washington Post launched WP Creator as a separate division focused specifically on content partnerships with independent creators. Their model involves vetting creators for brand safety, expertise, and editorial rigor, then producing video series (6–10 episodes) that run on social media and the WaPo Watch Tab. Creators keep their IP, and WP Creator sources sponsorship and shares revenue.

## What to Negotiate Before You Sign

Whether you're entering a partnership, residency, or freelance arrangement with a newsroom, get these terms in writing before you start.

### Editorial Control

- Who has final say on what gets published?
- Can the newsroom edit your work or change your headline?
- Will your content go through the newsroom's standard editorial review, or a separate process?
- Does the newsroom have the right to kill a piece after you've done the work? If so, what's the kill fee?

### Intellectual Property and Rights

- Who owns the content you create? You, the newsroom, or shared ownership?
- Can you republish or reuse the content on your own platforms?
- What happens to the content if the partnership ends?
- Does the newsroom have rights to your existing content or audience data?

### Compensation Structure

- Flat fee per piece, per series, or ongoing retainer?
- Revenue sharing on sponsorships, subscriptions, or ad revenue your content generates?
- Are expenses (travel, equipment, software) covered separately?
- Payment timeline: on delivery, on publication, or net-30/60/90?

### Credit and Attribution

- How will you be credited? Byline, co-byline, "in partnership with," or something else?

- Can you promote the work on your own channels?
- Does the newsroom brand appear on your personal platforms, or vice versa?

### Duration and Exit

- What's the length of the engagement? Is there an automatic renewal?
- What are the termination terms? How much notice is required?
- Is there a non-compete or exclusivity clause? If so, how narrow is it?

### Deliverables and Scope

- Define deliverables specifically. "One post" is not specific enough. Is it a carousel, a Reel, a long-form video? What's the length? Ambiguity benefits the other party, not you.
- Cap revision rounds in the contract. One consolidated round of written revisions is standard. Open-ended revision language invites scope creep.

*Key principle: Partnerships should never require you to give up ownership of your audience. Your email list, your social following, and your subscriber base are yours. Any agreement that claims ownership of your audience relationships is a red flag.*

## Red Flags in Partnership Agreements

- "Work made for hire" language that transfers all rights to the newsroom permanently
- Usage rights with no defined end date. If the contract doesn't say when usage expires, assume it doesn't.
- Exclusivity clauses that prevent you from covering your beat independently
- Vague compensation ("we'll figure out payment later" or "revenue share" without defined terms)
- No kill fee provision, meaning you can do all the work and get nothing if they decide not to publish
- Requirements to use your personal social accounts to promote the newsroom's content without compensation
- Non-compete clauses that extend beyond the partnership period
- No clear editorial process documentation
- Exclusivity clauses that don't name specific competitors. Don't accept vague language like "you can't work with any of our competitors." Make them list the names. For organizations with diverse programs, narrow the exclusivity by category or topic area.

## What Makes Partnerships Work

The most successful newsroom-creator collaborations share a few characteristics, drawn from case studies at The Washington Post, WSJ, MLK50, and others:

- Clear roles and editorial process from day one. MLK50 holds its creator-in-residence to the same editorial standards as staff, but the creator retains her own voice and style
- Mutual benefit that goes beyond content. The newsroom gains community trust and platform reach; the creator gains credibility, infrastructure, and resources

- Mutual morals clauses. Standard contracts let organizations exit if the creator misbehaves, but creators should demand the same protection in reverse. If the partner organization faces a scandal, discrimination suit, or ethical violation, you should be able to terminate immediately.
- IP stays with the creator. The Washington Post's WP Creator division explicitly lets creators keep their intellectual property
- Revenue sharing is defined upfront, not negotiated after the fact
- The creator's existing community is respected, not extracted. MLK50 chose Amber Sherman specifically because she was a native Memphian with existing community trust

> **FROM THE SURVEY:** The Rise of the Creator-Journalist study recommends that newsrooms "recognize creator-journalists as trusted partners, not contracted labor" and "open the door to institutional partnerships where creators receive the resources they need to preserve their unique editorial perspective."

## Chicago-Specific Opportunities

Chicago has a strong ecosystem of independent news organizations, community media outlets, and philanthropic supporters that create natural partnership opportunities for creator-journalists. Organizations to explore include:

- Block Club Chicago, Borderless Magazine, Chicago Public Media/WBEZ, and City Bureau as potential newsroom partners
- Press Forward Chicago as a funder actively supporting creator-newsroom collaborations
- The Chicago Independent Media Alliance (CIMA) as a networking and resource-sharing hub

If you're interested in pursuing a partnership, start by building a relationship before pitching a formal collaboration. Attend events, engage with the newsroom's work, and come to the conversation with a clear idea of what you bring and what you need.

# Section 7: Creator Boundary Checklists

**FROM THE SURVEY:** Burnout was named as the biggest challenge by one respondent, and several others described sustainability and time pressures. One respondent wrote: “No peers to discuss with.” Isolation compounds boundary challenges.

## Why Boundaries Matter

When your work is your passion, it’s easy to let boundaries dissolve. You say yes to everything, answer emails at midnight, accept rates below your floor because “it’s good exposure,” and let partners expand the scope without adjusting the price. Over time, this erodes your sustainability, your work quality, and your health.

The challenge intensifies when you’re doing this alone. The Rise of the Creator-Journalist study found that 60% of creator-journalists do this work entirely on their own, without a team. This isolation makes boundaries even more critical. You don’t have colleagues to push back on scope creep or talk through rate negotiations. You need deliberate systems to protect your time and your work.

These checklists are designed to be practical, not preachy. Use them as starting points.

## Before You Take On a New Project

- ☐ Does this align with my editorial mission and audience?
- ☐ Is the compensation fair for the time and effort required?
- ☐ Do I have the capacity to do this without sacrificing existing commitments?
- ☐ Is there a written agreement/contract? (See Section 1)
- ☐ Are the deliverables, deadlines, and revision limits clearly defined?
- ☐ Do I retain ownership of my work, or am I comfortable with the rights being transferred?
- ☐ Factor exclusivity into your rate. If a partnership prevents you from working with similar organizations for a set period, that has real opportunity cost. Either price it in or negotiate the exclusivity window down.
- ☐ Is there a kill fee if the project is canceled?

## Managing Scope Creep

Scope creep is when a project gradually expands beyond the original agreement. It’s one of the most common problems freelancers face.

- ☐ Is this request within the original scope of our agreement?
- ☐ If not, have I communicated the additional cost/time required?
- ☐ Am I documenting changes to the scope in writing?
- ☐ Have I set a limit on revision rounds in the contract?

*A useful script: “I’m happy to take that on. It’s outside the original scope, so let me put together a quick estimate for the additional work and we can adjust the timeline/budget accordingly.”*

## Protecting Your Intellectual Property

- ☐ Do I own my content by default, or does my contract say otherwise?
- ☐ Have I registered copyright for my most valuable work?
- ☐ Am I licensing specific rights (first serial, one-time use) rather than giving away all rights?
- ☐ Do I have a clear policy on content reuse and licensing?

## Work-Life Sustainability

- ☐ Do I have set working hours, or am I “always on”?
- ☐ Am I taking regular breaks from content creation?
- ☐ Do I have a plan for handling publishing during vacations or personal time?
- ☐ Am I connecting with peers who understand this work? (Isolation is real.)
- ☐ Have I defined what “enough” looks like – enough content, enough followers, enough revenue?

## Boundary Resources

- **CJR: Freelancers Have a Name for Endless Rounds of Edits: Scope Creep** – Real stories and strategies from freelance journalists.
- **SPJ: Contracts and Copyright** – Protecting your rights in professional relationships.
- **Muck Rack: The State of Work-Life Balance in Journalism** – Industry data on burnout and sustainability challenges.

# Section 8: Credibility & Ethics Resources

This section is adapted from the **Creator Journalism Trust and Credibility Toolkit**, developed by Project C and Trusting News, published through the Lenfest Institute.

> **FROM OUR SURVEY:** Among survey respondents, the most commonly followed journalism practices are fact-checking/verification (78%), seeking multiple sources (67%), and disclosing conflicts of interest (56%). But 56% also said they are "still developing practices," and several do not identify as journalists. This framework meets creators where they are.

## Why Credibility Matters for Creators

One-in-five Americans now regularly get news from influencers online, and that number increases with younger generations. But creator journalists shouldn't be confused with "news influencers" who operate outside the core tenets of ethical journalism.

Creator journalists combine elements of journalism with content creation techniques to produce news on digital platforms. Unlike traditional journalists, they often operate independently and use platforms like social media, podcasts, and newsletters to share their work. They sometimes share information through their point of view – and the public responds to their personality and authenticity. As long as creators are clear about where they're coming from, and don't conflate facts with opinion, their style does not diminish their credibility.

Without the automatic credibility that comes with being backed by an established institution, building trust is something you have to do intentionally. The good news: the practices below aren't hard, and they'll make your work stronger.

## The Three Pillars of Creator Credibility

The ethical framework in this toolkit is based on the core tenets of journalism ethics from the Society of Professional Journalists, adapted for how those ethics appear in independent creator work. These three pillars also reflect what audiences have identified as most important when deciding which news feels trustworthy.

### Pillar 1: Trustworthy and Fair

Are you getting clear about sourcing, personal viewpoints, and how you work to be fair?

**Cite your sources.** Whether you aggregate content from other outlets or do your own reporting, get clear about where you're sourcing information. Name the outlet and reporter. Link to original reporting when the platform allows. If you're doing original reporting, link to documentation.

*Example:* Sophia Smith Galer *includes screenshots of sources in her videos and lists them in captions.*

**Use credible sources (and explain that).** Draw from reputable institutions, experts, and well-documented evidence. Source from multiple institutions rather than relying on single anecdotes. When you can, explain why you picked those sources – what makes them an expert on this topic.

*Example:* Howtown's Joss Fong and Adam Cole *explain their use of primary sources in a video about their guiding principles.*

**Talk about what's opinion.** Your personality-driven content and point of view are reasons people turn to you. But it becomes ethically murky if you present opinions as fact. Anytime you share an opinion, label or frame it as such.

*Example:* Tangle News *always includes a "My Take" section at the end so readers understand what's news and what's analysis.*

**Show how you work to be fair.** Even if your product includes analysis, strive to be accurate and not slant facts based on your point of view. Represent multiple sources and viewpoints. Don't use labels to oversimplify groups. Don't portray partial information as the whole story.

**Acknowledge uncertainty.** Leaving room for uncertainty shows your commitment to getting things right, not just getting things first. Be upfront about what is unknown. Use language like: "Here's what we do and don't know" or "I'm waiting for confirmation."

*Example:* Dr. Katelyn Jetelina's Your Local Epidemiologist *newsletter regularly acknowledges uncertainty in public health updates.*

### Pillar 2: Accountable and Transparent

Are you accountable to your audience about how you are funded, your editorial independence, and the goals that drive your coverage?

**Be clear about your goals.** If your goal is to inform and serve your community, say so. Write a mission statement and include it in your content and linked from your bio.

*Example:* Matt Kiser's WTF Just Happened Today *has a strong, clear mission statement.*

*Resource:* How to write a mission statement

**Publicly correct errors.** Mistakes happen. Publicly acknowledging and correcting them sets you apart from unreliable sources. Share why the mistake happened, how you corrected it, and how you'll prevent it.

*Example:* Isaac Saul at Tangle News *puts corrections at the top of the newsletter and numbers them.*

*Resource:* Step-by-step guide to handling corrections

**Get transparent about funding.** People are skeptical about whether online content is authentic or a marketing ploy. Disclose ads, gifts, and sponsorships. Level up by sharing your revenue breakdown, how you maintain editorial independence, and your standards for accepting brand deals.

*Example:* Becca Farsace explains her ethics behind accepting money from brands *in a dedicated video.*

*Resource:* Guide to transparency about money, ads, and ownership

**Talk about who you are.** Invite people to learn about your background. You don't need a journalism degree – but share an identifiable byline, a bio with relevant experience, ways to get in touch, and information about your mission.

*Example:* Bianca Graulau used the Get Ready With Me trend *to tell her story of getting into independent journalism.*

**Explain how you gather information.** Most people don't understand how news works. Counter skepticism by explaining your process: why you're covering a story, how you decide what to cover, what questions you're answering, how you verify information.

*Example:* Seamus Hughes at Court Watch *wrote about how they worked to unseal a federal search warrant.*

### Pillar 3: Community-Focused

Are you prioritizing relationships and ensuring your coverage meets your community's information needs?

**Engage with your audience.** Respond to comments (even negative ones). Ask for questions and feedback. Bring users into the reporting process. Host conversations or events.

*Example:* Jessica Yellin of News Not Noise *centered audience questions in reporting and hosted a Zoom conversation after the 2024 election.*

**Work to minimize harm.** Balance the public's need to know with the potential harm of publishing. Don't get caught up in trying to publish the biggest scoop – center what's most helpful to your community.

**Show you're working on behalf of the community.** If your goal is to inform and strengthen your community, make that clear. Prioritize helpful, relatable information over chasing viral moments.

*Example:* Alissa Walker's Torched newsletter *shares how she'll work to find solutions alongside the community.*

**Be mindful of diverse reporting.** Even if you serve a niche audience, consider multiple perspectives. Include sources with different backgrounds and lived experiences. Acknowledge that not everyone has the same experience.

## Quick Self-Assessment

Use this quick checklist to evaluate where you stand on the three pillars. You don't need to check every box – use it as a guide to identify areas to strengthen.

**Trustworthy and Fair:**

- ☐ I cite my sources consistently
- ☐ I draw from credible, multiple sources
- ☐ I label opinion vs. reporting clearly
- ☐ I represent multiple viewpoints fairly
- ☐ I acknowledge uncertainty rather than rushing to answers

**Accountable and Transparent:**

- ☐ I have a published mission statement
- ☐ I correct errors publicly and promptly
- ☐ I disclose funding sources and potential conflicts
- ☐ I share my background and qualifications
- ☐ I explain my reporting process to my audience

**Community-Focused:**

- ☐ I actively engage with my audience (comments, questions, events)
- ☐ I consider potential harm before publishing
- ☐ I prioritize community needs over virality
- ☐ I include diverse perspectives in my coverage

## Credibility & Ethics Resources

- **Full Trust & Credibility Toolkit** – The complete toolkit from Project C, Trusting News, and the Lenfest Institute.
- **Trusting News TrustKits** – Practical guides on sourcing, corrections, transparency, and more.
- **SPJ Code of Ethics** – The foundational framework these principles build on.
- **TIJA / Trusting News Survey** – 88% of journalists agree there should be shared ethical standards for creator journalists.

# Appendix: Chicago Creator Survey Snapshot

*The following data is drawn from the Press Forward Chicago Creator Journalism Survey, fielded in April 2026. Data collection is ongoing.*

## Who Responded

Respondents include creators covering sports, politics, food, arts/culture, travel, religion, LGBTQIA+ communities, and hyperlocal neighborhood news. They range from creators with over 500,000 followers to those with 1,000–5,000. Revenue ranges from under $15,000 to over $100,000 annually.

## Key Findings

### Revenue and Sustainability

- Most common revenue source: Paid subscriptions (67%)
- Other significant sources: Advertising/sponsorships (44%), brand partnerships (44%), speaking/events (33%), freelance assignments (22%)
- 89% want their creator work to be full-time sustainable
- Revenue diversification models were the #1 specific resource requested

### Platform Usage

- Instagram: 100% (universal)
- YouTube: 78%
- Threads: 78%
- TikTok: 67%
- Facebook: 67%
- Newsletter platforms (Substack, Beehiiv, Ghost): 56%

### Support Needs (Ranked)

- Direct financial support (grants/stipends): 89%
- Community of peers: 78%
- Distribution/audience development: 67%
- Business development guidance: 56%
- Healthcare/benefits access: 56%

### Partnership Experiences

- Most common challenges: Editorial control misalignment (56%), poor communication (56%), unfair compensation (33%)
- Despite challenges, 67% are somewhat or very interested in collaborating with other creators

### Rates and Pricing

- Only 11% have an established rate sheet
- 44% negotiate case-by-case

- 33% use informal rates
- 11% are unsure what to charge

### Biggest Challenges (In Their Own Words)

- “Growing as a business in a similar rate that I grow my content”
- “Growing the audience”
- “Burn out”
- “No peers to discuss with”
- “Raising money”
- “Growing my audience for my newsletter is frankly the worst part”
- “My challenge is financial sustainability”

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