



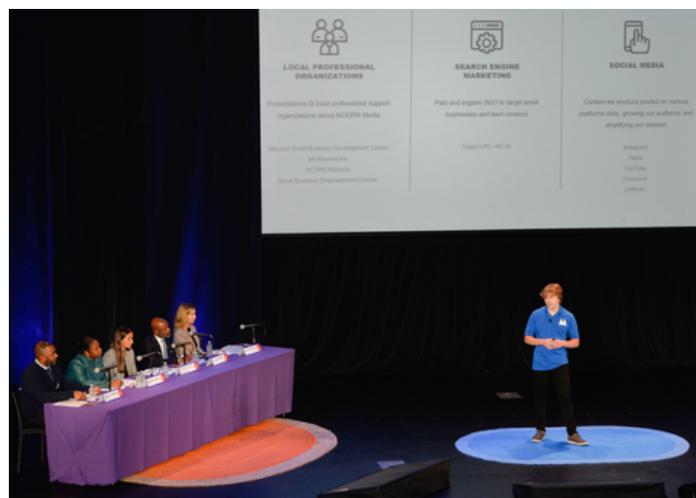
Influencers as Entrepreneurs: Reframing Content Creation as a Pathway to Economic Mobility



Gen Z is entering adulthood during one of the most economically volatile periods in recent history, marked by rising living costs, persistent wage stagnation, rapid technological disruption, and the normalization of diversified income strategies. According to Pew Research Center, 47% of young adults say achieving financial independence is harder than it was for their parents.¹ As traditional pathways to financial stability become less reliable, many young people are turning to digital content creation, side hustles, and creator-led businesses as practical ways to earn income, build skills, and establish economic independence. Bank of America reports that 64% of Gen Z plans to earn income outside a traditional job, underscoring a major shift in how young people conceptualize work.² These trends are reshaping how the next generation learns, works, and participates in the economy—often faster than education and policy systems can respond.

This shift is unfolding far faster than education and policy systems can respond. Regulatory frameworks for digital content creation lag behind platform realities, and workforce development strategies do not account for a world where AI, social media, attention markets, and micro-enterprises shape early career trajectories. This growing disconnect risks leaving young people without the skills, protections, and opportunities needed to participate fully in a rapidly evolving economic landscape. Additionally, the creator economy itself is expanding rapidly—now valued at \$250 billion globally and projected to exceed \$480 billion by 2027.³

These trends point to a structural economic shift and create a clear need for updated education and workforce strategies.



National Youth Entrepreneurship Competition Winner, 2022
Josh Krueger presents his business pitch MODRN Media.

1 CNBC. (2024, January 27). Gen Z vs. their parents: How the generations stack up financially. CNBC. <https://www.cnbc.com/2024/01/27/gen-z-vs-their-parents-how-the-generations-stack-up-financially.html>

2 Bowley, T. (2025, March 14). Gen Z: A new economic force (Bank of America Institute). Bank of America Institute. <https://institute.bankofamerica.com/content/dam/economic-insights/genz-new-economic-force.pdf>

3 Goldman Sachs. (2023, April 19). The creator economy could approach half-a-trillion dollars by 2027. Goldman Sachs. <https://www.goldmansachs.com/insights/articles/the-creator-economy-could-approach-half-a-trillion-dollars-by-2027>

About NFTE

The Network for Teaching Entrepreneurship (NFTE) is a global education nonprofit that empowers partners to integrate entrepreneurial education across curricula and equips youth in under-resourced communities with the skills, connections, credentials, and real-world experiences needed to lead change and own their futures. Since 1987, NFTE has reached more than a million learners worldwide.

Gen Z's financial attitudes and behaviors underscore the urgency of equipping students with entrepreneurial mindsets and transferable skills that apply across traditional jobs, gig work, content creation, and emerging digital careers. By integrating insights from current market research and interviews with young creators and entrepreneurs, this brief outlines how entrepreneurship education—particularly programs that build adaptability, opportunity recognition, digital literacy, and AI readiness—can ensure that young people are not only prepared to navigate an evolving economy, but positioned to lead it.

Influencers as Guides in a Changing Economy

In periods of economic uncertainty, trust is critical. People direct their attention and spending toward businesses they perceive as authentic, relatable, and credible. While influencers share some of the visibility traditionally associated with celebrities, they operate more like entrepreneurs, requiring audience development, product or service creation, revenue management, and long-term trust building.

Research supports this shift. Morning Consult finds that a majority of Gen Z reports trusting influencers when making purchase decisions, with trust levels that exceed those for traditional media.⁴ This trust is rooted in relatability: influencers present attainable lifestyles, share their processes openly, and position themselves as both the face and operator of their businesses. In doing so, they model entrepreneurial behaviors that resonate strongly with young audiences navigating economic uncertainty.

Josh Krueger, a Network for Teaching Entrepreneurship (NFTE) alumnus, has worked as a content creator since graduating from high school roughly two years ago. As a student at South Technical High School in St. Louis, he won the 2022 NFTE National Youth Entrepreneurship Challenge with his business, MODRN Media—a digital marketing agency that trains and employs content creators while offering affordable social media and video services to small businesses. His foundation in entrepreneurship has shaped how he approaches content creation as a business, through which he produces short-form, sports-focused skits featuring activities such as skateboarding, scootering, and biking.



Josh Krueger

He often collaborates with friends and other creators, giving his content a conversational, light-hearted tone that resonates with young audiences. This branding strategy has earned him more than 800,000 followers across TikTok and YouTube, as well as hundreds of millions of cumulative views. Josh explains that combining his interest in sports with a successful business has been central to his brand: “I always liked making what inspires me. My goal is to make action sports digestible for millions of people.” Josh prioritizes making his content understandable to a wider audience, even those who may not have exposure to extreme sports.

Another example is Solonia Allen, a NFTE student from the Los Angeles Urban League whose journey illustrates how early entrepreneurial education translates into real-world digital entrepreneurship. Solonia gained recognition in 2024 as a runner-up in NFTE's National Youth Entrepreneurship Challenge with her business Almndmlk — a vegan cake company offering plant-based bundt cakes made with organic ingredients.

⁴ Morning Consult. (n.d.). Influencer report. Morning Consult. <https://pro.morningconsult.com/analyst-reports/influencer-report>

Solonia discovered her love of baking at age seven, and the idea for her business originated in 2020 when her mother requested a vegan lemon cake. What began as a family recipe evolved into a product line Solonia sells to customers and markets through social media channels. As Solonia notes, personal branding requires trust and authenticity, to connect with potential customers. She says, “Your personality should be a main point in branding... A lot of social media branding comes within who you are.”

Influencers and entrepreneurs like Solonia place themselves at the center of their businesses. Their identity, values, and decision-making are intrinsically tied to brand success. For Solonia, this means building her business not only around vegan baked goods, but around a broader ethos that resonates with her audience—plant-based, health-conscious, and socially aware. In this way, personal branding functions as a core business strategy rather than a marketing add-on. This integration of identity, trust, and revenue mirrors traditional entrepreneurship while amplifying the stakes: creators must continually align authenticity with business viability in highly competitive digital markets. Influencers also gain valuable insights into running a business. One aspect is diversifying income streams. Creators often accomplish this through strategies such as monetizing their content, generating advertising revenue, and securing sponsorships.⁵ Creators integrate these strategies into their content, mirroring processes found in traditional entrepreneurship.

Just as businesses mitigate risk through multiple revenue sources, influencers navigate the rapidly unfolding world of content creation by pursuing multiple streams of income. Josh Krueger remarks that “the freedom is the best part” but also understands “every choice [he] makes directly affects [his] income.” He reflects on this dynamic, “It’s risky, but that’s why we are entrepreneurs.” Because influencers depend on a market evolving at record speed, the risk of losing traction is ever-present. Yet, as Josh notes: “There are creators who fall into the numbers and creators who understand the business. The second group has longevity.”



Solonia Allen, National Youth Entrepreneurship Competition runner-up, 2024.

Together, these examples illustrate a broader point: authenticity, trustworthiness, personal brand management, and business acumen are not peripheral skills for today’s entrepreneurs—they are central ones. For Gen Z, facing economic volatility and fewer stable entry-level pathways, these competencies are not optional. They are essential tools for navigating risk, sustaining income, and building long-term economic resilience.

The Role of NFTE in Preparing Digital Entrepreneurs

The Network for Teaching Entrepreneurship (NFTE) provides structured pathways for students to cultivate the tools they need to be successful in an increasingly digital world, where content creation and social media influencing are rapidly becoming viable career fields rather than niche hobbies. NFTE’s Entrepreneurial Mindset Index (EMI) is an assessment tool that captures the traits characteristic of an entrepreneur. The eight domains (initiative and self-reliance, critical thinking and problem solving, flexibility and adaptability, comfort with risk, future orientation, communication and collaboration, opportunity recognition, and creativity and innovation) describe attributes actively deployed by influencers, digital entrepreneurs, and creators.

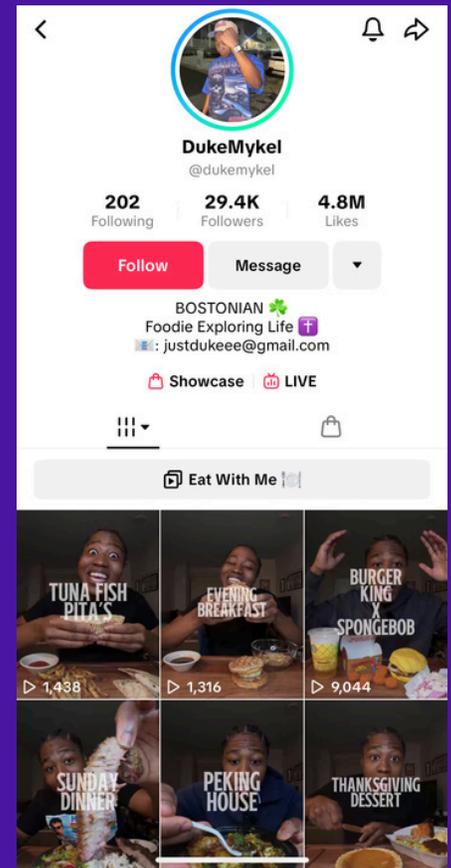
Creators use problem solving techniques to evaluate how to best serve their target audiences and learn to adapt their ideas through real-time platform analytics, feedback loops, and algorithmic performance signals.

⁵ DiResta, R., & Kleinfeld, R. (2025). How the media environment has changed. In *For expertise to matter, nonpartisan institutions need new communications strategies* (pp. 3–8). Carnegie Endowment for International Peace.

Mykel's Path as a Young Creator

A current NFTE student has also delved into the influencing world, bringing with him his own interests which are centered around food reviewing and the restaurant industry. Mykel Simmons, a senior in high school, creates “foodie content” under the handle @dukemykel, where he reviews meals from restaurants across the Boston area for his growing TikTok audience—now generating more than 4 million likes. He recently transitioned from reviewing cereal brands to filming restaurant reviews, and comments on how this change is reflective of his perspective on personal branding as an influencer. “Do what your viewers want, but don’t lose what you want to do. Otherwise, it isn’t comfortable anymore,” he explains, noting that audience expectations can influence creative direction, but creators must retain ownership of their identity to sustain long-term engagement.

Mykel credits NFTE as a key contributor to his success in achieving the goals he has for his brand. He reflects on his time as a student in NFTE’s programs, “NFTE taught us time management, and that’s something I struggle with. It helped me balance school, work, and content.” In addition to content creation, Mykel works at Mass General Hospital as part of a co-op program and runs a mobile detailing business with his father—underscoring his commitment to multiple income streams and entrepreneurial experimentation. He is also exploring ways to integrate AI into his future business plans, such as developing a chatbot-powered restaurant discovery app that recommends food options based on dietary preferences, price, and location. For him, monetization currently comes through TikTok and Meta platform payouts, with plans to expand into sponsorships and paid restaurant partnerships.



They build comfort with risk by pivoting content formats or markets, just as Mykel moved his content from in-home cereal reviews to metropolitan restaurant reviews. Brand sponsorships and partnerships with other creators, as in Josh’s case, require influencers to pitch, negotiate, and sustain professional collaborations—competencies that mirror formal business partnerships. The EMI is more than a diagnostic tool; it provides educators, employers, and students with a shared language for understanding how entrepreneurial behaviors develop and how they can be strengthened. In a labor market where career paths are nonlinear, and digital identities function as economic assets, this clarity is essential.



Solonia outside the Youth Entrepreneurial Challenge.

NFTE’s Operation Mindset program provides an opportunity for students to apply skills linked to the Entrepreneurial Mindset Index in real scenarios and to identify which domains are most applicable for career goals. Through case studies, personal inventories, and reflection activities, students rehearse the decision-making processes entrepreneurs use, helping them see themselves as agents capable of shaping—not merely entering—the economy.

Another NFTE program preparing students for participation in digital entrepreneurship are the Tech BizCamps, which challenge students to create a business model. The Lean Business Model Canvas teaches students to define their niche, identify digital distribution methods, and formulate income streams. These skills align directly with the tools creators use every day to plan, test, and scale digital creation. The same core principles—market segmentation, value proposition design, and customer acquisition—appear in influencer workflows through audience targeting, content experimentation, and brand monetization.

NFTE’s emphasis on entrepreneurial mindset is uniquely aligned with creator-economy behaviors. Influencers must anticipate trends, manage public feedback, experiment rapidly, and package their identity as a product, activities that map directly to EMI domains. As AI reshapes platform algorithms, digital search patterns, and monetization models, entrepreneurs with strong mindsets, not just technical skills, will be best positioned to adapt.

Policy Recommendations

Expand and Modernize Entrepreneurship Education

Though nine states currently have legislation addressing entrepreneurship education in K-12 schools, only four states (Virginia, Iowa, Florida, and California) require entrepreneurship to be taught in curriculum necessary to graduate.⁶ To best prepare students for the workforce, state and federal leaders should expand access to entrepreneurship education within required coursework rather than limiting it to electives or regional initiatives.



NFTE CEO J.D. LaRock presents National Challenge awards to students.

States can integrate programs centered around digital creativity into existing Career and Technical Education (CTE) standards. The National Career Clusters Framework recently revised standards to better align education with workforce needs.⁷ Offering lessons on personal branding, digital business ventures, revenue diversification, and platform management would help K-12 schools align with these standards.

According to a study of digital entrepreneurship programs, the desire to engage in digital entrepreneurial endeavors increases when students are exposed to both entrepreneurship education and social media platforms.⁸ Students who have hands-on experiences with real platforms, not simulations, are more likely to translate entrepreneurial ideas into sustainable digital ventures.

Organizations like the College Board have recognized the growing importance of entrepreneurship and financial literacy in preparing students for modern economic participation. In 2025, the College Board announced the launch of AP Business with Personal Finance, its first career-focused course designed to equip high school students with practical business knowledge, personal financial management skills, and foundational concepts used across entrepreneurial and content creation pathways. The course, set to roll out nationally during the 2026–27 school year, incorporates project-based learning, real-world case studies, and applied business planning, culminating in both college credit opportunities and an employer-endorsed credential for students who successfully complete the exam.⁹

⁶ Zinth, K. (2007). Entrepreneurial education laws in the states. Education Commission of the States.

⁷ Advance CTE. (2025). The National Career Clusters® Framework. <https://careertech.org/career-clusters/>

⁸ Kesa, D. D., Wu, M., Abdilllah, F., Harjadi, D., & Ningsih, A. (2024). The impact of digital entrepreneurship courses and motivation on fostering a green entrepreneurial spirit in students' perceptions. *International Journal of Educational Qualitative Quantitative Research*, 3(2), 46–55. <https://doi.org/10.58418/ijeqr.v3i2.120>

⁹ College Board. (n.d.). AP Business: Personal Finance – About the course. <https://apcentral.collegeboard.org/courses/ap-business-personal-finance/about>

By embedding financial and business literacy into a credentialed AP offering, the College Board is signaling that entrepreneurial skill-building—and the competencies required to monetize digital ventures, manage revenue streams, and negotiate partnerships—are not extracurricular interests but core readiness skills. Ensuring equitable access to such programs, particularly through state mandates or targeted funding, is crucial so that students in every community can develop the competencies needed to navigate emerging industries that increasingly define Gen Z's approach to work and wealth creation.

Protect and Support Emerging Digital Entrepreneurs

As more young people earn income through social platforms, legal protections must evolve to match the realities of digital entrepreneurship. California, New York, Illinois, Louisiana,¹⁰ and New Mexico require that children retain their earnings in the entertainment industry through the Coogan Law. Similar protections should be extended to digital creators and complemented by transparent platform disclosure rules so that policymakers can better understand monetization systems and social media platforms and create safe, navigable pathways for young entrepreneurs. With clearer platform rules, education systems can better teach monetization strategies, tax obligations, and financial literacy for young creators who are, in effect, operating as sole proprietors.

Build AI-Ready Creative and Technical Workforce Pipelines

Artificial Intelligence poses an increasingly prevalent force in the contemporary world, specifically in the labor market. Content creators especially must harness the power of AI to streamline work and remain competitive. Increasing state and local agency funding for how AI is used in creative industries will prepare students to adapt to rapid changes in content production, branding, analytics, and audience engagement.

Partnerships between schools and tech companies that deploy AI at scale could help students develop skills with real industry merit. Equitable access may require device subsidies and broadband investments to eliminate access gaps. Maryland's 2025 "AI Enablement Strategy & AI Study Roadmap" aims to "increase the percentage of state workers taking AI courses the state makes available" and launch a program that "will provide opportunities for employees to engage with use cases, participate in a variety of training courses, and have access to a set of resources to support scaling the use of data responsibly."¹¹ If states model their education systems after Maryland, they would better prepare students to engage with AI safely, efficiently, and with informed judgement.



NFTE Staff at the Virginia Youth Entrepreneurship Day proclamation ceremony

¹⁰ SAG-AFTRA. (n.d.). Coogan Law. <https://www.sagaftra.org/membership-benefits/young-performers/coogan-law>

¹¹ Maryland Department of Information Technology. (2025). 2025 Maryland AI Enablement Strategy & AI Study Roadmap. <https://doit.maryland.gov/policies/ai/Pages/maryland-AI-enablement-strategy-and-roadmap.aspx>

Conclusion

The rise of influencers as entrepreneurs represents a fundamental shift in how young people enter and shape the economy. For Gen Z, digital content creation is not a fringe activity or a distraction from traditional career pathways. It is a legitimate and increasingly powerful route to financial independence, creative expression, and entrepreneurial identity. The experiences of Josh, Solonia, and Mykel illustrate that when students are equipped with entrepreneurial mindsets, digital literacy, financial fluency, and AI awareness, they do not merely respond to economic change. They lead it. Their stories underscore that content creation, platform fluency, and digital branding are already functioning as modern forms of work that require sophisticated business skills that schools rarely teach.



However, without deliberate action from policymakers and educators, this new pathway will remain accessible only to those with the privilege, networks, and resources to navigate it independently. The creator economy demands education systems that recognize entrepreneurship as a core competency and not an extracurricular pursuit. It also requires regulatory frameworks that protect young people's data, earnings, and intellectual property in the digital arenas where they increasingly operate as workers.

Entrepreneurship education provides a bridge between digital innovation and foundational skills, reframing students as producers rather than passive users of technology. If policymakers and educators implement entrepreneurship education at scale and with equitable access, it can transform young content creators into informed, resilient economic actors who are prepared not just for the realities of today's workforce, but for the rapidly evolving economies they are actively shaping.

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