

How Erika Kullberg Built an Audience of 15 Million in 3.5 Years

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Erika Kullberg went from being a lawyer helping corporations make money, **to a personal finance expert helping millions of people save money with her viral TikTok videos.**

She's been able to amass a following of over 15 million across TikTok, YouTube, and Instagram since publishing her first video on October 31, 2019.

Corporate Lawyer Turned Social Maven

Erika Kullberg graduated from Georgetown University with over \$225k in student loans.

She had the urge to start her own business, but after earning the chance to chat with Chris Sacca, he gave her some sage advice. He told her to work for a big company for a few years so she could make enough money to pay off her loans. After that, she'd be able to leave her day job and not have that huge debt lingering over her head.

So that's what she did. She worked as a corporate lawyer and realized how much she *didn't* enjoy it.

On one occasion, her grandfather fell extremely ill, but her boss wouldn't give her an extension to be by his bedside. **He passed away without her getting a chance to say goodbye.**

On top of the horrible work schedule, she didn't like helping the "big corporations" make money and wanted to be able to make a difference.

After leaving her day job, she started [Plug And Law](#), a legal tech company helping to fill a huge gap in the market.

How She Makes Money

Erika has a lot of different income sources, so let's take a look at each one.

Digital Courses

Erika made over \$100k in her first year on YouTube. Because she had built something so large while many people struggle to get anywhere near those numbers, she decided to create a course on how she did it.

That course is called “[**Mastering YouTube for the Busy Professional**](#).”

It’s a pretty robust course, covering all of the strategies and methods she used to get there in such a short amount of time. I’ve taken it and it’s really comprehensive.

Mastering YouTube for the Busy Professional (Digital Course)

Erika went from 0 subscribers to making over \$100,000 from YouTube in under a year, all while working full-time as a lawyer. In this digital course, she teaches:

- **The tools and growth tactics** she uses
- **Monetization strategies** and tips
- **Finding great topics**, keywords, and niches
- **Time-saving techniques** to create impactful videos much faster

[**Check it Out**](#)

We earn a commission if you make a purchase, at no additional cost to you.

Erika also recently launched a new course called “3D Money” **where she helps people get ahold of their finances and get out of debt.**

Productized Services/Digital Products

When you start a website/business, there are legal documents you need to get drafted in order to protect yourself. But oftentimes lawyers charge \$2-\$3k, **which most businesses can’t afford when they’re just getting started.**

But at the same time, if you don’t have these documents, you are **leaving yourself open to a lawsuit.**

Erika’s company, Plug and Law, creates templates people can buy and fill in based on their needs.

Plug & Law Legal Bundle

The best alternative to spending thousands of dollars on a lawyer to draft these documents for you. **This bundle of fill-in-**

the-blank legal templates helps protect your business.

- Privacy Policy Template
- Terms & Conditions Template
- Disclaimer Template
- Bonus: Affiliate Marketing Legal Guide

[Check It Out →](#)

We earn a commission if you make a purchase, at no additional cost to you.

These templates include the **ever-important website privacy policy, as well as terms and conditions, and disclaimer templates for people selling digital products online.**

You can buy the templates for a very reasonable price ([\\$97 at the time of writing this](#)), and she includes videos to walk you through how to use the templates for your own business.

That's an awesome value proposition, and she's able to help many more people than a typical law firm ever could.

Sponsorships

Erika has a few videos that are created based on sponsorship deals she has with certain brands.

These usually run as 30-60 second ads in the middle of her videos. But Erika knows this is a big deal and her viewers take her recommendations seriously. Because of that, she makes sure she is only recommending products and services she either uses or really stands behind.

YouTube Ad Revenue

Erika makes a good bit of money from YouTube ad revenue.

If you're not familiar with how this works, **YouTube pays the creators 55% of ad revenue from each ad played.**

Erika makes around \$14 CPM, meaning advertisers pay \$14 per thousand views on her videos. That doesn't sound like a lot, but it often is.

She made around \$100k in her first year on YouTube. And that is barely scratching the surface compared to where she is now.

Here are some projections on her current income from YouTube ads alone:

Even though she stopped posting there for a few months last year, **she's able to bring in money from those more "evergreen" videos.** More on this later.

Affiliate Marketing

Erika got started making money on YouTube by promoting affiliate products.

Before she had 1,000 subscribers and 4,000 hours of watch time (the YouTube requirements for being able to turn on ads within your videos), she was making money from affiliate marketing.

One example is a company she promoted called "Webull," and if you've spent any time-consuming personal finance content on YouTube, **you've probably heard of it.**

She leaves her affiliate link in the description of her videos. **Anyone who signs up with her link will get 2 free stocks, and Erika gets a free stock as well.**

She said she made around \$900 in one month with only around 2,000 YouTube subscribers.

Creators Agency

Erika co-founded the Creators Agency to help creators earn more from sponsorships. I have no insight into how this makes money, or how much money they make, but I wanted to call it out.

The Growth Timeline

This growth timeline looks crazy, because it is crazy.

Within 1 month of posting her first video on TikTok, Erika went from 0 followers **to over 5 million. In one month!**

On Instagram, she started posting consistently in November of 2021, and **by January 2022 she had over 2 million followers.**

Because the first timeline looks so wild, I broke out her email subscribers and YouTube followers into a separate chart. This lets us get a better grasp on those numbers since they are a LOT smaller than the other 2 platforms.

That looks a lot more sustainable huh?

But by taking all of the learnings, tactics, and content ideas from YouTube, she's been able to apply those to her short-form content as well.

The 4 Growth Levers

I found a number of really smart ways Erika has grown her audience, but these are the main growth levers.

1. **Be willing to pivot.** When Erika started creating content, she was only creating one type of content. But when she saw a different type of content going viral, she dove in and her following exploded.
2. **Keep a pulse on your industry.** Erika has a really interesting way to spot trends and get ideas for content. I also cover how she gets a ton of raving fans who are also personal finance creators.
3. **Erika's formula for going viral.** Yes, she has a specific formula she follows in all of her short-form video content. I'll break it down for you.
4. **Her content flywheel and** how she converts views into Email subscribers.

Get a New Deep Dive Delivered Each Week

Each week I reverse engineer the growth of top creators.
You get the roadmap delivered to your inbox.

While I hope you'll share my emails, I will never share yours. Unsubscribe anytime.

1. Being Willing to Pivot

When she first started creating videos for YouTube, Erika was focusing on more "evergreen topics" that would continue to get searched for a long time.

She wanted to make content that was going to be helpful for a while so she **purposefully stayed away from more "trendy" topics** that wouldn't be relevant after just a few weeks.

For some context, an evergreen example would be "How to Open a Roth IRA. " Whereas a trendy topic is something like "The Government Raised Interest Rates."

One is relevant for a long time (Roth IRA's are a type of account that isn't going away soon). As for the other example, once the government raises interest rates, it's kind of a widely known thing that people won't be looking for after a few days/weeks.

Here is a screenshot of the oldest videos that are still live on her channel.

Some of these videos had huge numbers of views, but nothing near what she gets today.

But if you notice, they were all evergreen topics.

Testing Out Trendy Content

Erika started seeing a specific topic in the personal finance space going viral all over the place – more on how she found that later. So she decided to jump in and try it out for herself.

Erika posted her first “trendy” video in April of 2020 after **she noticed that the “Stimulus Checks” topic was getting a lot of attention on YouTube.**

She actually posted 2 videos on the same night:

1. The Exact Date Your Stimulus Check Will Be Sent
2. This Mistake Could Cost You Your Stimulus Check

These are both no longer on YouTube but I found them by digging around the channel 

The video about the exact date people would get their stimulus checks went really viral compared to anything she had ever posted before.

Usually, she got an average of 240-340 views on the first day of posting a video. With this video, she saw over 5,700 views in 24 hours.

Within 2 weeks it had over 56k views.

Double Down on What’s Working

After that video got a ton of traction, **she went ahead and published another one a week later on the same topic.**

That video went even more viral, getting over 68,000 views on the first day.

After 2-3 weeks that video was sitting at around 700k views.

This video helped push her over the 4,000 hours of watch time required to start monetizing a channel with YouTube ads.

I've heard from other Youtubers like [Dan Koe](#) that if you have a successful video, **the next 3 to 4 videos that you post are going to do well also.**

Erika confirmed this in one of [her videos](#) and said that **you need to double down on that topic if a video goes viral.**

By creating another video around the same topic, YouTube will push that video out to the same people who saw the first one. **Since that audience was clearly already interested in it, that next video should also go viral.**

The Balance Between “Trendy” & “Evergreen”

If they work so well at getting a ton of views and subscribers, **why not just keep posting “trendy” topics and grow your channel quickly?**

As with anything, there is a major tradeoff.

Trendy videos typically do great for 2-3 days, and then they drop to almost zero.

Evergreen videos can take longer to pick up steam, but once they do, the YouTube ad revenue she earns from these can provide a healthy “passive income” stream.

But how did she find these trendy topics that she knew would work?

2. Keep a Steady Pulse on Your Industry

Erika found these trendy topic ideas by **paying attention to what was happening in her industry.**

She says she followed between 80 and 90 YouTube channels in the personal finance space. **That's a lot of content she stays on top of and sifts through the find trends.**

But it worked. And that's exactly how she realized that the stimulus check videos were really doing well.

At the time, she saw a few YouTubers testing out these topics and seeing great results. And since she likes reading the fine print, she had a different angle.

Why not read through the Stimulus bills and provide her own context to it.

So she gave it a shot, and it paid off.

Can you imagine if she had kept on ignoring those trendier topics and stuck to her “only evergreen videos” content strategy?

Provide Value To Your Industry

Not only is Erika staying in the know when it comes to what's working in her industry, **but she's also providing value to these people whenever she can.**

I'm in a personal finance group on Facebook, and Erika has posted there multiple times giving away her full strategy for growing on YouTube and TikTok.

Are these ideas she hasn't shared anywhere else? Not exactly. **But they are really valuable for people and presented in a more conversational tone.**

Plus, it's a post, so people can ask questions if they need clarity on something.

Why does this matter?

She's giving her "secrets" away to the people in those groups.

Many of those people are industry experts and also have big audiences. They see her as offering value, so she's going to stay top of mind for them.

They are more likely to share her stuff, and/or connect her with other people she might need introductions to.

I have a feeling that some of the huge names she's been able to land on her podcast have come from relationships she's made in that group.

At the same time, I'm pretty confident that her sharing her viral stories and how she did it has led to some press and media coverage. There are a lot of freelance writers and personal finance media folks in that group.

3. Erika's Formula for Going Viral

After she had a lot of success with those stimulus videos, she started posting TikTok videos and YouTube shorts around "hacks" you can use to save money and get free stuff.

Most of her TikTok videos and YouTube shorts have millions of views.

And she uses a specific "formula" to go viral.

Here's How She Comes Up With Her Topics:

Erika has a very specific style of video, which is something she's kind of stumbled into after trying a few different formats.

It all starts with coming up with content that resonates with a large group of people and offers them information they might not find readily available elsewhere.

Once she landed on this idea, these were the steps she took:

1. She made a list of the top, most recognizable brands. These are brands that everyone would recognize their logo almost instantly. If you want to go mega-viral like her posts do, you'll want to cater to a mass market of people.

2. She found the most common problems people have with those brands. i.e. the airline lost your luggage or your Nike shoes got a rip in them.

3. She went to their terms of service and found "loopholes" in the fine print to solve these problems. i.e. airlines offer up to \$3,500 to cover lost luggage until they find your bag, or Nike has a 2-year warranty on shoes.

Once she has a list of these "loopholes" she starts creating videos around them.

Putting Together the Videos:

After coming up with content ideas, **here are the ways she makes sure her videos have the best chance of going viral.**

1. She creates 30-second videos or less. Erika tells the full story in 30 seconds or less, keeping people's attention the entire time.

2. She starts with the outcome. In the first 5 seconds, she tells you exactly what the outcome of this video is going to be.

Examples:

- "Hi, my iPhone broke so I'm here to get a new one for free"
- "Hi, my bag is delayed" – and she's standing in front of a bit Southwest Airlines sign

3. She creates two-way conversations. People are inherently nosey. So if you are filming a "conversation", they are more likely to get hooked into and listen than they would if you just talked directly to the camera.

4. The video includes some kind of rejection. Erika plays a customer, and she is "talking to" the brand rep. The brand rep always says "Oh, well there's nothing we can do about it."

5. She looks at the camera and whispers, almost like bringing the viewer into the conversation. She'll say "Shhhh, they don't know this hack – watch this!" or "Shhh, they don't know I follow Erika – watch this."

This also works because it's solidifying the "us vs them" mentality and builds trust in her with her viewers.

6. She explains the terms and conditions and the loophole for how to get your iPhone for free. She says these lines very clearly, but if you don't know that hack, you're going to replay it so you make sure you understand it well.

7. The videos end with the brand representative saying "Who taught you this?!"

and the camera then pans back to the “customer” and she says:

“Erika did. She’s a lawyer and reads the fine print so I don’t have to. That’s why I follow her!”

This last part is brilliant because it incorporates multiple things:

- Solidifies who Erika is, and why they can trust her
- Reminds them to follow her account
- She ends the sentence by pointing directly at the “follow” button on TikTok. You can’t even be confused as to *how* to follow her.

Erika is pointing directly at the follow button

Why These Videos Work So Well

Erika’s videos do extremely well for a few reasons. Not only do they resonate with a mass market audience, **but they get people to do all of the things the algorithm seems to reward:**

- **They share the content** – these hacks are so helpful, that you can immediately think of at least 3 others who would benefit from seeing them. And then you look smart for being the one who shared it.
- **They “like” or “comment” on the content** – She just saved you \$1,000 bucks, most people would trade that for a like.
- **Watch until the end** – getting people to watch your videos until the end is critical for going viral. This is why she keeps them short and makes sure to keep them punchy and engaging until the very end.
- **Watch it more than once** – sometimes, her hacks need a refresher before someone feels comfortable implementing them. That means they might watch her video 2x or even 3x to get the details down.

Another piece of this is that her videos get people talking. As we saw with [Miss Excel](#), her content just has a way of garnering lots of comments.

I think this is a combination of the fact that money topics are typically “taboo” so people get a little fired up around them. But the other side of this is that she talks about why women are getting paid less, or how certain types of people can “trick” you.

Here’s one example from recently:

Negotiating a salary is scary stuff if you’ve never done it before.

And that is playing out in the comments too. **Just two people’s comments drove**

over 33 additional comments because people relate to them.

4. Converting Views Into Email Subscribers

Erika realized early on that the **YouTube algorithm wasn't something she could necessarily count on forever.**

She started collecting emails and ended up growing her email list to **over 20,000 subscribers at the time she had 75,000 YouTube subscribers.**

Now she has over 1.2 million subscribers, along with 14 million other followers on a variety of social platforms.

I backed into the math and estimate that she has a *minimum* of 245k email subscribers. That number is based on YouTube alone, so it's probably much higher.

TikTok to YouTube

From what I hear, while TikTok is good for getting a lot of eyeballs on something, it is not great at building loyal viewers.

That seems to be quite evident from Erika's TikTok profile. She's also promoting her YouTube channel on her account, which I haven't seen done often.

YouTube seems to be much better at getting people to stick around and actually engage with your content. This is why she has two large callouts on the profile to get people to go there and subscribe as well.

At the same time, she builds in open loops on TikTok to drive people back to YouTube. Here's one example:

[@erikakullberg](#)

How much I made as a corporate lawyer **[#biglaw](#)**

[#corporatelawyer](#) **[#salary](#)**

[original sound – Money Lawyer Erika](#)

At the end of this video, she teases a YouTube video she's created around this exact topic.

She literally just shows a screenshot of a video with over 1 million views on it already. If someone got to the end of the video, they're probably going to be interested in that other one as well.

TikTok to Email List

It's much harder to get an email subscriber from TikTok, but it's still possible.

Erika includes a "more links" page that she highlights in her bio.

Erika has a variety of lead magnets to get people onto her email list.

This top section of the "more links" page has 4 lead magnets to get people onto her email list.

On Instagram, she has the same exact page, but it has a different URL:

- Instagram: [erikakullberg.com/links](https://www.instagram.com/erikakullberg.com/links)
- TikTok: [erikakullberg.com/more-links](https://www.tiktok.com/erikakullberg.com/more-links)

This is a great way to help her see which platforms are driving the signups.

YouTube to Email List

Since these are typically longer videos than her 30-60 second short-form ones, they have a more clear topic she's talking about.

Erika has over 7 lead magnets, or entry points for people to get onto her newsletter.

Since some people might be interested in multiples, she'll link to a page with all of them listed out:

[source](#)

These each lead to a specific form that offers you a helpful resource in exchange for your email. Since she's using her email list to help promote courses and products, this is a great way to build that up.

Bonus: Sponsorship Tips

While this wasn't a specific growth lever, I found a lot of good tips from Erika in my research that I wanted to share.

Erika has mentioned a lot of good advice about getting sponsors for your content. This didn't fit well into the other parts of this deep dive, but I wanted to include it here for you:

1. **Ask for 30% more.** When a brand reaches out to you asking about your rates, ask them for 30% more than you actually want.

Brands will almost always negotiate down, but by starting at a higher rate, it gives you what you wanted (or sometimes more than you want), and they also feel like they won.

2. Use a branded email address. In the “about” section on YouTube, you can leave an email potential sponsors can reach you at.

Most YouTubers put their personal Gmail account, which not only opens you up to getting a lot of spam **but also isn’t as professional**. Erika said when she swapped that out with “sponsorships@erikakullberg.com” **she started getting much more serious inquiries**.

3. She also doesn’t take sponsorship requests that come through on Instagram because 95% of the time they just want to give you a free product and not pay you.

4. Bring in your own press. Erika has gotten a *ton* of media and press coverage throughout her journey. But most of it came from her going out and pitching writers.

Once she had a good feature, she’d pitch writers via email, and then in her email signature it will say “Featured in Business Insider”. This is a subtle way to get these writers curious enough to explore her story and eventually see her viral growth.

While she has openly said that the press doesn’t really lead to many subscribers, **it certainly brings in more sponsorship and partnership opportunities**.

Also, just look at her media mentions. This girl is on fire.

How You Can Replicate Her Success

While we can’t all go viral and create mass-market content, there are a lot of learnings we can take away from how Erika has done this.

Be Open to Changing Your Style

I hesitate to talk too much about this because I know we all have a tendency to go toward shiny objects. But what Erika did was just a smart pivot in the style of her content. She wasn’t changing her niche, or getting out of her “lane.”

She was simply testing out a new angle.

But be careful, as the dopamine hits from getting a viral “news” or “trendy” video to take off can be addicting. Make sure you’re including a good balance of evergreen topics and trendy ones.

Competitive Intelligence

Erika found these interesting concepts and trends by watching what other YouTubers in her industry were doing.

She didn't flat-out steal their topic or ideas, **but she took that news story and added her own "Lawyer Explains" spin to it.**

Try and find the big writers, or YouTubers in your space and spend 5-10 minutes every couple of days just going through their new content.

Are you seeing trends that are really resonating with people and getting shared a lot?

How can you put your spin on it?

Create the Content That No One Else Wants to

No one else is really reading the fine print and sharing the ways you can use it to your advantage. Who wants to read the fine print?! **And/or can understand it in a way that is useful?**

It's almost like the "Dirty Jobs" of digital creation.

Most people aren't willing to put in the effort to find those benefits hidden in 40+ pages of fine print. But Erika says she *likes* doing that, so why not share what she finds?

Is there a way you can do the work that no one else in your industry wants to?

And it doesn't have to be the whole content strategy, but maybe a piece of it.

[Mario Gabriele from The Generalist](#) used to write what he called the "S-1 Club".

When a startup wants to go public, they file what is called an S-1 Report, which essentially breaks down a ton of financial and company information.

He would go through these detailed reports and compile the **S-1 Club report giving VCs and investors all of the relevant information in a much shorter format.**

It's a similar concept to what Erika is doing, and I have to wonder if someone wouldn't do really well if they came in and did the same thing but as a YouTube video.

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< [**How Justin Gage Grew Technically to 50k Subscribers Without a Large Audience**](#)

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