

Creator Economy & Monetization — Workbook

This workbook turns the course into a built business. You will draft a revenue portfolio, model membership and product pricing, build a brand-deal rate card, and commit to a sequenced 12-month plan. Work through each section after the matching module and keep your numbers in the included templates.

The Creator Economy as a Portfolio Business

Map your audience into a diversified revenue portfolio with no single point of failure.

Exercise: Rank Your Paths by What You Keep

List every monetization path open to you, then score each by the net dollars you would actually keep after platform take-rates and processing fees. Use the take-rate figures from the course (YouTube 55 percent of ad revenue, Patreon 8 to 12 percent fee, Substack 10 percent, Gumroad 10 percent flat, Lemon Squeezy 5 percent plus 50 cents).

- Which three paths keep you the most net dollars per sale, and why?

- Which path are you currently most dependent on, and what is its take-rate?

- Where are you trading owned audience (email) for rented reach (algorithmic feeds)?

Worksheet: Audience-to-Revenue Snapshot

Fill in your current audience assets and a realistic estimate of what each could convert to. Be honest about owned versus rented reach.

Total followers (all platforms)

Largest single platform and its share of total reach (%)

Email subscribers (owned audience)

Estimated free-to-paid conversion rate (%)

Current number of paying relationships

Top monetization path in use today

Annual net revenue from that path (\$)

Checklist: Portfolio Readiness Check

- I have listed every current and plausible income line with its platform
- I have estimated annual net dollars after fees for each line
- I have flagged platform-dependency risk as high, medium, or low per line
- I have computed each line as a percentage of projected revenue
- I have set a target of no single stream above 50 percent of revenue

Recurring Revenue: Memberships and Subscriptions

Design, price, and retain a membership so recurring revenue becomes your anchor stream.

Exercise: Write Your Renewal Sentence

Define the one core benefit that makes your membership worth paying for every month. Then write the single sentence that explains why a member will still be paying six months from now.

- What is the one thing members get from you that they cannot get elsewhere?

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- Which tier holds your core value, and is it clearly the best deal?

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- What is your renewal sentence, in one line?
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Worksheet: Membership Pricing and Churn Model

Enter your tier prices and member estimates, then compute monthly recurring revenue and lifetime value. Lifetime value equals average monthly revenue per member divided by monthly churn rate.

Tier 1 name and price (\$)

Tier 2 (core) name and price (\$)

Tier 3 name and price (\$)

Projected members per tier

Blended average revenue per member (\$)

Target monthly churn rate (%)

Computed monthly recurring revenue (\$)

Computed lifetime value per member (\$)

Checklist: Founding-Member Launch Checklist

- I have chosen a platform by audience fit (Patreon, Substack, Ghost, or Memberful)
- I have limited the membership to two or three tiers
- I have set a founding-member offer with a real close date
- I have written a first-month delivery promise members can see
- I have built an onboarding sequence that delivers a win in week one
- I offer an annual plan at a 15 to 20 percent discount to reduce churn

Products, Courses, and Brand Deals

Create high-margin assets you sell repeatedly and price partnerships with confidence.

Exercise: Define One Narrow Digital Product

Pick a single product whose outcome you can state in one sentence your audience already wants. Choose your storefront based on fees and tax handling (Gumroad 10 percent flat, Lemon Squeezy 5 percent plus 50 cents as merchant of record, Stripe lowest fees but you handle tax).

- What is the one-sentence outcome this product delivers?

- What are your three price tiers, and which is the obvious best value?

- Which storefront fits your needs, and what will it cost you per sale?

Worksheet: Brand-Deal Rate Card Builder

Set a starting price for each deliverable, then add fees for usage rights, exclusivity, and whitelisting. Use the course floor of roughly 100 dollars per 10,000 followers only as a baseline, then raise for engagement and niche value.

Dedicated video base rate (\$)

Integrated mention base rate (\$)

Story set base rate (\$)

Newsletter feature base rate (\$)

Usage-rights add-on (% of base or \$)

Exclusivity fee (% of base or \$)

Multi-deliverable package price (\$)

Payment terms (deposit and net days)

Worksheet: Course Validation Plan

Plan a pre-sell before you build. Define the transformation, the model, and the minimum number of students needed to justify the build.

Single transformation the course delivers

Model (cohort or self-paced)

Target price (\$)

Minimum pre-sell students to proceed

Pre-sell open and close dates

Platform (Teachable, Thinkific, Maven, Podia, or Kajabi)

Checklist: Sell-Without-Underselling Checklist

- My product or course price reflects the outcome, not the length
- I will launch to my email list before going evergreen
- I have a rate card so I never negotiate brand deals from scratch
- I charge extra for usage rights, exclusivity, and whitelisting
- I only take products I would endorse unpaid and disclose per FTC guidance
- Sponsored content stays a minority of my total output

Licensing, Systems, and a Sustainable Creator Business

Extend income through licensing, track unit economics, and stress-test against platform risk.

Exercise: Audit Your Back Catalogue for Licensable Assets

Review your existing work for assets you could license non-exclusively for ongoing income without creating anything new. For each, decide flat fee versus royalty and exclusive versus non-exclusive.

- Which three existing assets could you license to earn again?

- For each, is a flat license or a royalty the better structure?

- How will you keep scope narrow (work, media, territory, term, exclusivity)?

Worksheet: Unit Economics and Owned-Audience Tracker

Capture the core numbers that prove the business works. Owned audience means email or SMS subscribers you can reach without an algorithm.

Total monthly revenue across all streams (\$)

Total monthly costs (fees, software, contractors) (\$)

Net monthly profit and margin (%)

Member or repeat-buyer lifetime value (\$)

Email list size (owned audience)

Net new subscribers this month

Owned-versus-rented reach ratio

Exercise: Run the 50 Percent Shock Test

Take your largest income stream and simulate a 50 percent drop next month. Recompute total income and check whether the rest of your portfolio still covers essential expenses.

- Which stream is largest, and what percentage of revenue is it?

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- If it dropped 50 percent, by how much would total income fall?
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- Does an owned channel still reach your buyers if that platform fails?
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Checklist: 12-Month Plan Commitment Checklist

- Quarter 1: grow the email list and launch one digital product
- Quarter 2: launch a membership with a founding-member offer
- Quarter 3: publish a rate card and close two to three brand deals
- Quarter 4: pre-sell a course and test one licensing or affiliate line
- No single income stream is projected above 50 percent of revenue
- An owned channel sits at the center of the plan

Your Action Plan

1. List every income line, estimate net dollars after fees, and compute each as a share of revenue.
2. Create a lead magnet and start converting social reach into an owned email list.
3. Choose and launch one narrow digital product on a creator-friendly storefront.
4. Design a two-to-three-tier membership and run a dated founding-member launch.
5. Build a monthly dashboard tracking conversion, average revenue per member, and churn.
6. Write a brand-deal rate card with usage-rights, exclusivity, and whitelisting fees.
7. Pre-sell a cohort course before recording it, then repackage it as evergreen.
8. Audit your back catalogue and place one asset into a non-exclusive licensing channel.
9. Run the 50 percent shock test and rebalance toward no stream above 50 percent.
10. Commit the sequenced 12-month plan to a calendar with one new stream per quarter.

