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Make Money Online · Book 3

Selling Digital Products

Make templates, guides and other digital products once — and sell them honestly, again and again

Total beginner · adults 18 and up

About 85 minutes

10 chapters with quizzes

Free

Book 3! This time we build something that can sell while you sleep — but only after you build it well and tell people about it honestly.



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Selling Digital Products

Make templates, guides and other digital products once — and sell them honestly, again and again

Make Money Online, Book 3 · First edition, November 2026

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What you will learn

- What a digital product is, and why “make once, sell many times” still takes real work
- How to find an idea people will actually pay for — before you spend weeks making it
- How to make a product with free tools, and follow the rules for Canva content and AI
- How to price it so you still earn after platform fees
- How to list it on Gumroad, Payhip or Etsy with a page that sells honestly
- How to get your first sales, look after customers and handle online-seller tax basics

This is **Book 3** of the **Make Money Online** series. In Books 1 and 2 you sold your **time** (freelancing and VA work). In this book you learn to sell a **product**: something you make once that many people can buy.

Our honest promise

Digital products are often sold as “passive income”. The truth: the **first** product takes real work — research, making, listing and promoting — and many first products sell only a few copies. That’s normal. Sales grow when you improve, add products and keep showing up. No honest book can promise you a number.

Age rule

Selling platforms and payment services are for adults. If you are under 18, read this with a parent and practice making products; a parent would need to own any selling account.

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What you need

Thing	Why	Free option
A computer (best) or phone	To make and upload files	A laptop is easier for design and spreadsheets
A free design or document tool	To make the product	Canva Free, Google Docs, Sheets, Slides
An email address	For your shop and customers	A simple, professional address
A payout method	To receive money	PayPal or a bank account (check what your platform supports)
A few hours each week	Make, list, promote, improve	Even 1 hour a day is enough to start

How to use this book

1 **Pick one idea, not ten**

You will choose and test one product idea in Chapter 3. Finish one before starting another.

2 **Build as you read**

By Chapter 7 you will have a tested idea, a finished product, a price, a listing and a launch plan.

3 **Do the quiz and the task**

Every chapter ends with key takeaways, 3 quiz questions with answers, and a practice task.

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THE END Quick Summary

WHAT'S NEXT Your Next Learning Path

EXTRA Free ToolsKo Tools for This Book

EXTRA Words to Know (Glossary)

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CHAPTER 1

Why Digital Products Matter

A digital product is something you make once on a computer and sell many times as a download or link. No shipping, no stock, no store rent.

Imagine you made a simple budget spreadsheet that helps families track their spending. A friend asks for a copy. Then her sister. Then her co-workers. What if, instead of sending it for free each time, you could sell it online — and the platform sends it automatically after each payment?

New word: digital product

A **digital product** is a file or online item people buy and download or open — like a template, a planner, an ebook, a spreadsheet or a short video course. You make it once; every buyer gets a copy.

PICTURE 1 **Selling time vs selling a product**

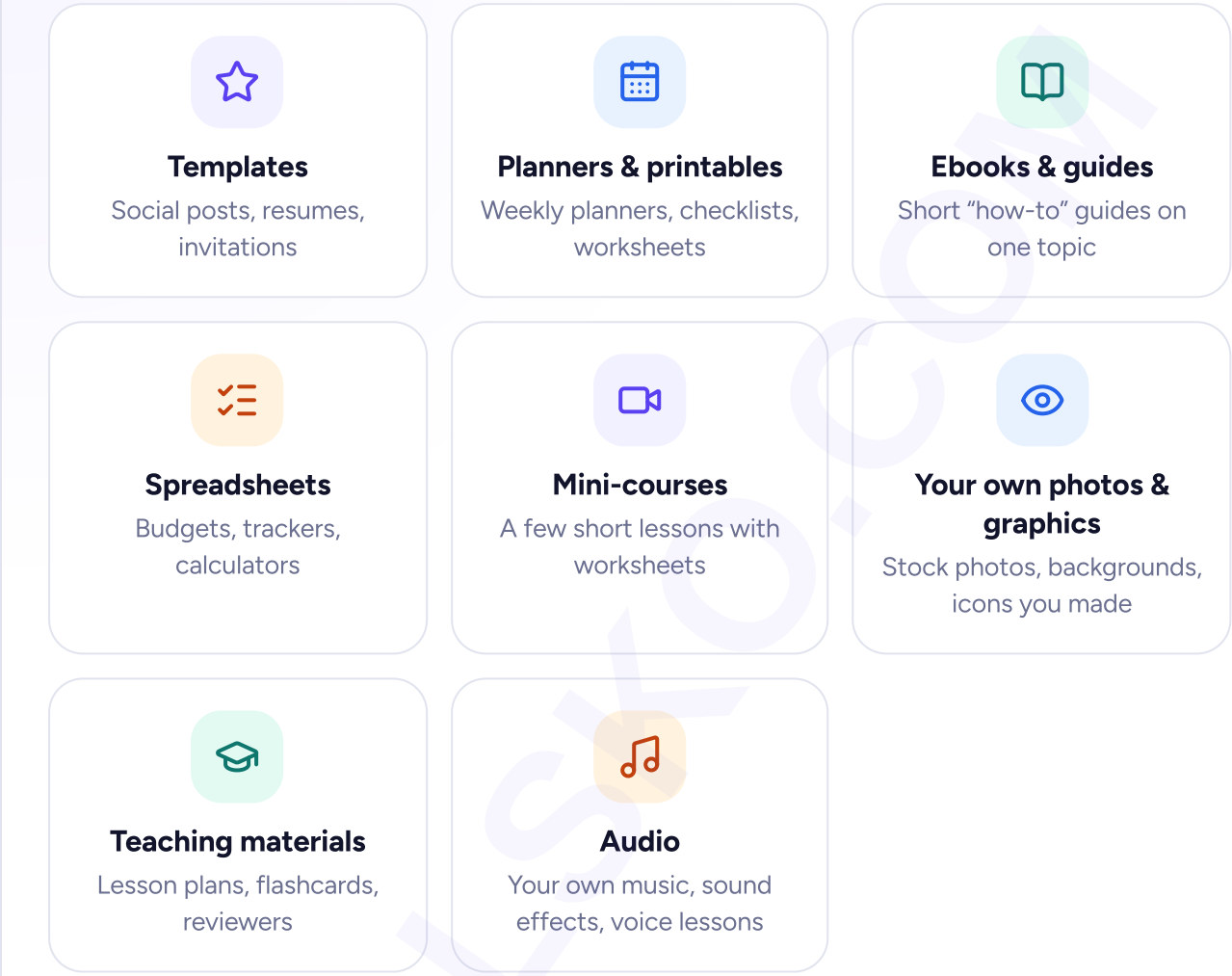
SELLING YOUR TIME	SELLING A PRODUCT
Freelancing / VA work	**Digital products**
You get paid for each hour or project	You make it once, sell it many times
More income = more hours	More income = more buyers, not more hours
Money starts quickly once hired	Money usually starts slowly
Stops when you stop working	Can keep selling while you rest — if people find it

Many people do both: freelance for steady income, and build products slowly on the side.

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Kinds of digital products

PICTURE 2 **Eight kinds of digital products**



Start with the kind closest to something you already know or do well.

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The honest truth about “passive income”

PICTURE 3 **Myth vs truth**

MYTH

What some ads say

- “Make ₱100,000 a month while you sleep!”
- “Just copy these 500 templates and resell them”
- “AI makes the product, you collect the money”
- “No work needed after day one”

TRUTH

What really happens

- First sales are usually small and slow
- You can only sell what you have the right to sell
- AI can help, but your work and checking matter
- Products need updates, support and promotion

“Passive” comes later — after the active work of making something good and helping people find it.

The big idea of this book

Solve one small problem, beautifully. The best first products are small, clear and useful: “a 1-page weekly meal planner for busy parents” beats “the ultimate life organizer”.

A real-world example

Bea is a home baker in Davao. She kept making the same Instagram post designs for her cakes, so she turned them into 20 editable Canva templates for small bakeries. Her first month: 6 sales. She improved the preview images, added a free sample, and posted tips for bakers every week. Six months later, the templates sell a little every week — and she still bakes.

QUICK RECAP

A digital product is made once and sold many times. It can grow into steady income, but the first product takes real work, and sales usually start small.

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TRY IT NOW

List what you already know

1. Write 5 things people often ask you how to do.
2. Write 3 things you have already made for yourself (a list, a sheet, a design).
3. Circle one that could help strangers too.

Key takeaways

- Digital products: make once, sell many times — no shipping, no stock.
- Common types: templates, planners, guides, spreadsheets, mini-courses.
- "Passive income" comes after active work.
- Big idea: solve one small problem, beautifully.

Quiz: 3 quick questions

1. What is a digital product?

A. A physical item shipped by mail
B. A file or online item people buy and download or open
C. A freelance service

2. Which is the better first product?

A. "The ultimate life organizer, 300 pages"
B. "A 1-page weekly meal planner for busy parents"
C. "Everything about business"

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3. An ad says: "Resell these 500 templates and earn ₱100,000 a month!" What should you think?

A Easy money!

B Be careful — you may not have the right to resell them, and income promises like this are a warning sign

C Buy two bundles

Answers

1. **B. A file or online item people buy and download or open** — You make it once; each buyer gets a copy.
2. **B. "A 1-page weekly meal planner for busy parents"** — Small, clear and useful products are easier to make and easier to sell.
3. **B. Be careful — you may not have the right to resell them, and income promises like this are a warning sign** — Big income promises and "resell anything" offers are classic warning signs.

PRACTICE TASK

Your product goal

Write a goal like: "In 60 days, publish one small digital product and make my first 10 sales." Put it at the top of your notes. Add one sentence about who you want to help.

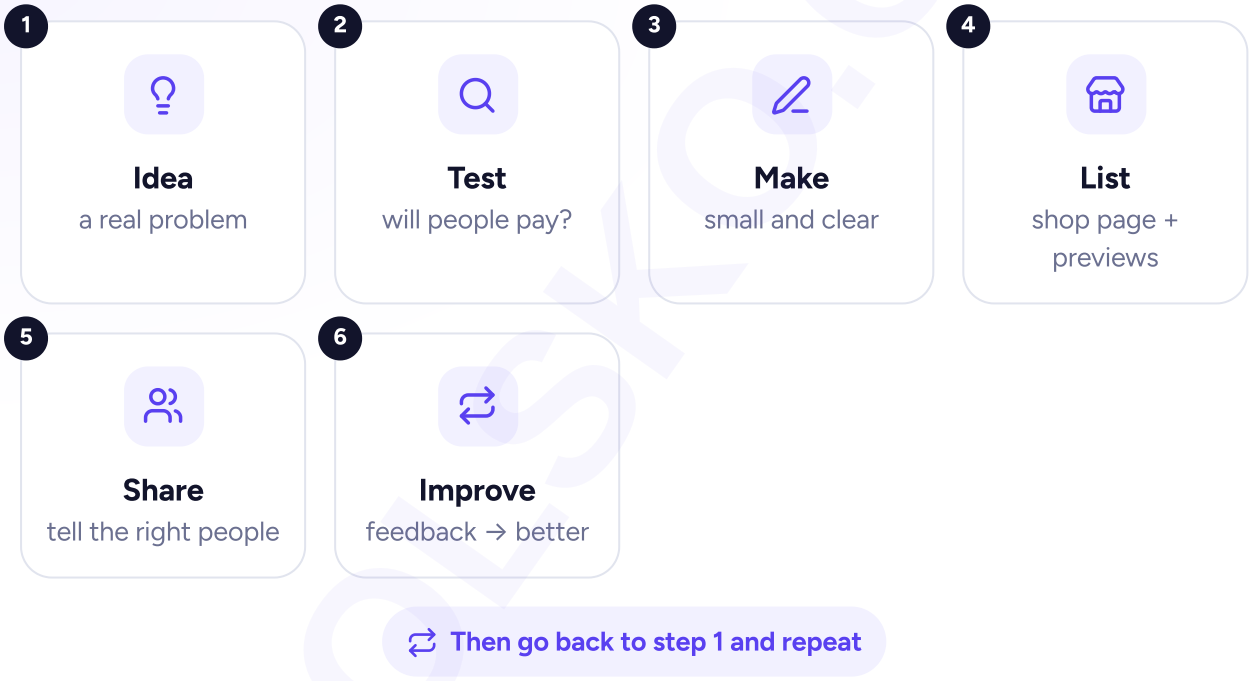
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CHAPTER 2

Beginner Basics: How Selling Digital Products Works

Every digital product follows the same simple loop. Let's learn it — and the words sellers use every day.

PICTURE 4 **The digital product loop**



Each round makes your product — and your next product — better.

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Words you will see everywhere

Word	What it means	Example
Storefront	Your shop page on a platform	yourname.gumroad.com
Marketplace	A big site where many sellers list items and buyers search	Etsy
Listing	The page for one product: title, pictures, description, price	“Weekly Meal Planner — Printable PDF”
Preview / mockup	Pictures that show what the buyer gets	The planner shown on a clipboard
Delivery	How the buyer gets the file after paying	An instant download link
License	The rules for how the buyer may use your product	“Personal use only — don’t resell”
Lead magnet	A free small item you give in exchange for an email address	A free 1-page checklist
Bundle	Several products sold together for one price	3 planners for ₱399
Platform fee	The share the platform keeps from each sale	10% + $0.50 per sale
Refund policy	Your rules for giving money back	“Message me within 7 days if the file doesn’t work”

New word: license

A **license** is permission with rules. When someone buys your planner, they usually get a license to **use** it — not to copy it and sell it as their own. Write your license in one or two simple lines on your listing and inside the file.

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Three places to sell

PICTURE 5 **Three ways to sell digital products**



Marketplaces bring buyers but have more competition. Creator shops need you to bring buyers. Direct selling has the most work (and the most risk).

Think like a shop

Your product is the item, your listing is the shop window, your previews are the display, and your price must still leave money after fees. The rest of this book fills in each part.

QUICK RECAP

Idea → Test → Make → List → Share → Improve. Learn the words: storefront, marketplace, listing, preview, delivery, license, lead magnet, bundle, platform fee, refund policy.

TRY IT NOW

Visit three shops

1. Search a marketplace for a product type you like (for example, “weekly planner printable”).
2. Open 3 listings. Write what each one includes and its price.
3. Note one thing each listing does well.

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Key takeaways

- The loop: Idea → Test → Make → List → Share → Improve.
- A license is permission with rules — write yours simply.
- Marketplaces bring buyers; creator shops need you to bring them.
- Every price must leave money after fees.

Quiz: 3 quick questions

1. What is a lead magnet?

A. A free small item given in exchange for an email address
B. A magnet for your fridge
C. A platform fee

2. A buyer of your planner shares it in a Facebook group for free. What should your license say?

A. Nothing
B. "Personal use only — please don't share or resell"
C. "Free for everyone"

3. Which place to sell already has buyers searching?

A. A marketplace like Etsy
B. Your brand-new personal page
C. An empty chat group

Answers

1. **A. A free small item given in exchange for an email address** — Lead magnets help you build a list of people interested in your products.
2. **B. "Personal use only — please don't share or resell"** — A simple license tells buyers how they may use your product.
3. **A. A marketplace like Etsy** — Marketplaces bring search traffic — but also more competition.

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PRACTICE TASK

Study the best listings

Find 5 best-selling listings in a product type you like. For each, write: title, what's included, price, number of preview images, and one thing you would do better. This is your research file for the next chapters.

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CHAPTER 3 · LESSON 1

Find an Idea People Will Pay For

The biggest beginner mistake is spending weeks on a product nobody wants. Let's find — and test — the idea first.

Start with a problem, not a product

People don't buy "a spreadsheet". They buy **less stress about money**. They don't buy "a planner". They buy **a calmer week**. Start with a problem you understand.

THE IDEA FORMULA

```
A [type of product] that helps [who] [do what] [in how long / how easily].

Examples:
• A Google Sheets budget tracker that helps young workers see where their salary goes in 10 minutes a week.
• 20 Canva post templates that help home bakers post every day without designing from scratch.
• A printable reading log that helps grade 3 teachers track 30 students on one page.
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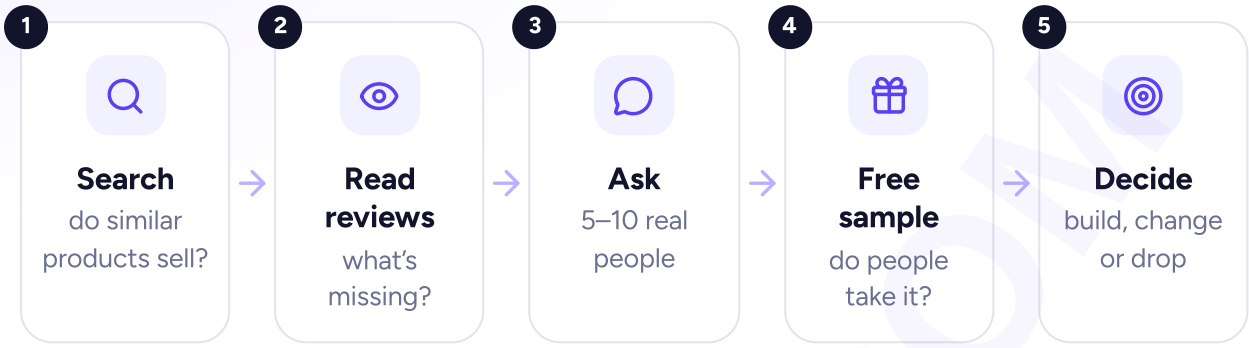
Where good ideas hide

- **Your own life:** things you made to solve your own problem.
- **Your job:** checklists, trackers and templates you use at work.
- **Questions people ask you:** if many ask, many may pay.
- **Reviews of other products:** "I wish it had…" comments are idea gold.

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Test before you build

PICTURE 6 **Test your idea in five steps**



If similar products sell, people want yours fixed or better, and real people ask for it — build it.

Competition is a good sign

If nobody sells anything like your idea, it may mean nobody buys it. If many sell it, people are buying — your job is to make yours **clearer, better for a specific group, or easier to use**.

Use AI to brainstorm — then check with humans

Ask an AI chatbot: "List 20 small digital products for [group] that solve [problem]. For each, give the main benefit." Then test the best 2 ideas with real people. AI ideas are guesses; real people's answers are proof.

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Idea check	Good sign	Warning sign
Similar products	Several sell and have reviews	None exist, or none have reviews
Your knowledge	You understand the problem well	You'd have to guess what buyers need
Size	You can finish it in 1–2 weeks	It would take months
Your right to sell it	Your own work, words and photos	Copied, or uses other people's brands or characters

QUICK RECAP

Start with a problem you understand. Use the idea formula, look for ideas in your life and in reviews, and test with search, reviews, real people and a free sample before you build.

TRY IT NOW

Write three ideas

1. Use the idea formula to write 3 product ideas.
2. For each, search a marketplace and count similar listings with reviews.
3. Ask 3 people which one they would pay for, and why.

Key takeaways

- People buy results, not files.
- Idea formula: A [type] that helps [who] [do what] [how easily].
- Test before you build: search, reviews, real people, free sample.
- Competition shows demand; make yours clearer or more specific.

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Quiz: 3 quick questions

1. What do people really buy when they buy a budget spreadsheet?

A Cells and formulas
B Less stress about money
C A logo

2. No one sells anything like your idea. What might that mean?

A You will be rich
B People may not buy it — test carefully
C Nothing

3. Which idea is safest to sell?

A Planners with a famous cartoon character
B A planner you designed with your own words and layout
C A copy of a bestseller with a new color

Answers

1. **B. Less stress about money** — People pay for the result the product gives them.
2. **B. People may not buy it — test carefully** — No competition can mean no demand.
3. **B. A planner you designed with your own words and layout** — You can only sell what is truly yours to sell.

PRACTICE TASK

Pick your idea

Choose one idea after testing. Write its idea formula sentence, 3 reasons it will sell, and one thing that will make yours better than similar products. Keep it small enough to finish in two weeks.

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CHAPTER 4 · LESSON 2

Make Your Product (and Follow the Rules)

Now you build it — with free tools, a quality checklist, and the rules that keep your shop safe.

Free tools that are enough to start

Product	Free tool	Deliver as
Printables, planners, ebooks	Canva, Google Docs or Slides	PDF
Spreadsheets and trackers	Google Sheets	A “make a copy” link or an .xlsx file
Social media templates	Canva	A Canva template link
Mini-courses	Phone camera + free editor + PDF worksheets	Video files or a course page

Quality checklist

1. **Make it clear**
   A first page that says what it is, how to use it, and what’s included.

2. **Make it easy**
   Big enough text, simple instructions, no confusing steps.

3. **Make it correct**
   Check spelling, formulas, links and page sizes (A4 and US Letter if you sell worldwide).

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4 **Test it**

Ask 2 people to use it without your help. Fix what confused them.

Is it yours to sell? The traffic light

PICTURE 7 **Can I sell it? Green, yellow, red**



Yours to sell

Your own words, layouts, photos and drawings; your original designs made with free elements the tool's license allows.

Check the rules first

Templates with Canva Pro content (sell only as Canva template links); AI-assisted designs (add your own work and disclose AI where required); fonts and stock images (check their licenses).

Never sell

Copies of other people's products; famous characters, logos or brands; Canva or stock elements resold as-is; "resell rights" bundles you can't prove are legit.

Selling something that isn't yours can get your shop closed — and can be against the law.

Canva rules in plain words

Canva allows you to design and sell original products such as templates, printables and ebooks — but **not** Canva content on its own. If a template uses **Pro** content, you may sell it **only as a Canva template link**, not as a PDF or other file. Templates made only with Free content and your own photos may be sold as PDFs or template links. You also can't use Canva content to make and sell your own clipart or stock files. Rules can change — read Canva's own help page before selling.

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AI and your products

AI can help you brainstorm, outline and polish — but check everything, and add your own knowledge and design. Some marketplaces have strict rules: **Etsy** requires sellers to say in the listing when an item was made with AI, and has banned AI-generated patterns, recipes and instructions. Also know that in the United States, purely AI-generated material isn't protected by copyright — your own human work is what you can protect.

New word: PLR

PLR (private label rights) products are ready-made ebooks or templates sold with "rights" to rebrand and resell. Many are low quality, and thousands of people sell the same thing. As a beginner, skip them — make your own.

Protect your file (a little)

- Add a small footer: "© 2026 Your Name · For personal use · yoursite.com".
- Put your license inside the file (first or last page).
- Use a watermark on preview images, not on the paid file.
- Accept that some copying happens — great service and updates keep honest buyers coming.

QUICK RECAP

Use free tools, follow the quality checklist, and sell only what is truly yours. Know Canva's template rules and the AI rules of your platform, and skip PLR bundles.

TRY IT NOW

Make version 1

1. Build the smallest useful version of your product (one planner page, one sheet, 5 templates).
2. Add a "How to use" page and your license line.
3. Ask one person to try it and tell you what confused them.

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Key takeaways

- Free tools are enough: Canva, Google Docs, Sheets and Slides.
- Quality = clear, easy, correct and tested.
- Pro content in Canva templates → sell only as Canva template links.
- Disclose AI where required, add your own work, and never resell what isn't yours.

Quiz: 3 quick questions

1. Your Canva template uses Pro content. How may you sell it?

A As a flattened PDF

B Only as a Canva template link

C Any way you like

2. Can you sell a Canva illustration on its own as clipart?

A Yes

B No — you can't sell Canva content on its own or as your own stock files

C Only on weekends

3. You sell on Etsy and used AI to make the artwork. What must you do?

A Hide it

B Disclose AI use in the listing description

C Say it is handmade

Answers

1. **B. Only as a Canva template link** — Canva's rules say templates with Pro content may only be sold as Canva template links.
2. **B. No — you can't sell Canva content on its own or as your own stock files** — Products must be original designs, not resold library content.
3. **B. Disclose AI use in the listing description** — Etsy requires sellers to disclose when an item is created with AI.

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PRACTICE TASK

Finish and test

Finish your product, run the quality checklist, and have 2 people test it. Write down every question they asked — and answer each one inside the product. Then save your final file with a clear name (for example, "Weekly-Meal-Planner-A4-v1.pdf").

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CHAPTER 5 · LESSON 3

Price It Right (With Fees in Mind)

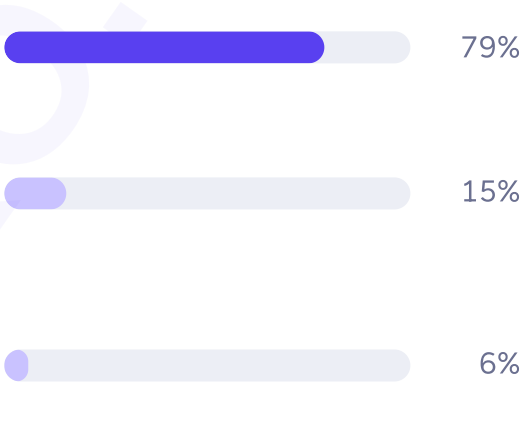
A good price is fair to buyers and still leaves you money after the platform takes its share.

Know the fees first

PICTURE 8 **Where a $10 sale goes**

EXAMPLE: A $10 DIRECT SALE ON GUMROAD (FEES CHECKED NOVEMBER 2026)

A $10 sale



Fixed fees (like $0.50) take a bigger bite from cheap products. That's one reason very low prices are hard to make work.

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Platform	Main fees (checked November 2026)	Good for
Gumroad	No monthly fee. 10% + $0.50 per direct sale, plus card processing; sales found through Gumroad Discover cost 30%	Starting fast with no monthly cost
Payhip	Free plan: 5% per sale (plus PayPal or Stripe fees). Paid plans lower it: $29/month → 2%, $99/month → 0%	Lower fees as you grow
Etsy	$0.20 per listing (renews every 4 months or when it sells), 6.5% transaction fee, plus payment processing (in the US, 3% + $0.25)	Buyers already searching (more competition)

Fees change

Always open the platform's own pricing page before you set your price, and check what applies in your country. Currency conversion and payout fees can add a little more.

Simple pricing method

1. **Look at similar products**
   Find the usual price range for products like yours.

2. **Place yourself fairly**
   Brand new with no reviews? Start in the lower-middle of the range — not the very bottom.

3. **Check what you keep**
   Price − fees = your earnings. Use the free ToolsKo Fee Gross-Up Calculator to find what to charge to receive your target.

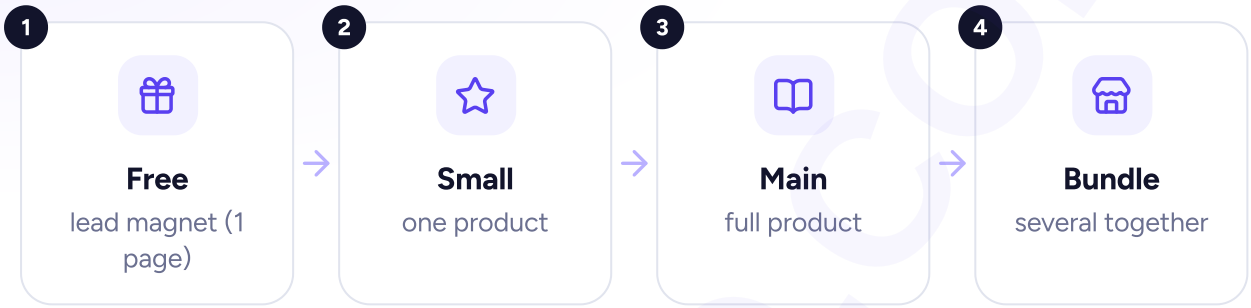
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4 **Raise as you improve**

More reviews, better previews and updates justify higher prices.

The price ladder

PICTURE 9 **The price ladder**



A free sample builds trust. Buyers who like it come back for the main product — and bundles give more value for a little more money.

Selling to Filipino buyers?

Price in pesos with simple numbers (₱149, ₱299, ₱499), and offer a small bundle. For international buyers, price in US dollars on platforms like Gumroad, Payhip or Etsy. The free ToolsKo **Bundle Price Calculator** helps you plan bundle discounts.

QUICK RECAP

Learn each platform's fees, check what you keep, start in the lower-middle of the market range, and use a price ladder: free sample → small → main → bundle.

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TRY IT NOW

Do the price math

1. Write the price range of 5 similar products.
2. Pick your starting price.
3. Calculate what you keep on your chosen platform after fees.

Key takeaways

- Every platform takes a share; fixed fees hurt cheap products most.
- Gumroad: 10% + $0.50 direct (30% via Discover). Payhip free plan: 5%. Etsy: $0.20 listing + 6.5% + processing.
- Start fair, check what you keep, raise as you improve.
- Price ladder: free → small → main → bundle.

Quiz: 3 quick questions

1. Why do fixed fees like $0.50 matter more on cheap products?

A They take a bigger share of a small price
B They don't matter
C They are refunded

2. On Payhip's free plan, what is the Payhip fee per sale?

A 5% (plus payment processing)
B 30%
C 0%

3. What is a lead magnet in the price ladder?

A A free small item that builds trust
B The most expensive bundle
C A refund

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Answers

1. **A. They take a bigger share of a small price** — $0.50 is 5% of $10 but only 1% of $50.
2. **A. 5% (plus payment processing)** — The free plan charges 5%; paid plans lower it.
3. **A. A free small item that builds trust** — A free sample lets people try your style before buying.

PRACTICE TASK

Your price sheet

Make a small table: product, price, platform, fees, what you keep. Add a free lead magnet idea and one bundle idea. This becomes your pricing plan.

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CHAPTER 6 · LESSON 4

Set Up Your Shop and Write a Listing That Sells

Your listing is your salesperson. It works 24 hours a day — so let's make it clear, honest and helpful.

Choose where to start

If you...	Start with	Why
Have no audience yet and want search traffic	Etsy	Buyers already search there
Have followers or friends who might buy	Gumroad or Payhip	Easy setup, instant delivery, your own link
Sell mostly to local buyers	Your page + e-wallet (with care)	Familiar for Filipino buyers — but more manual work

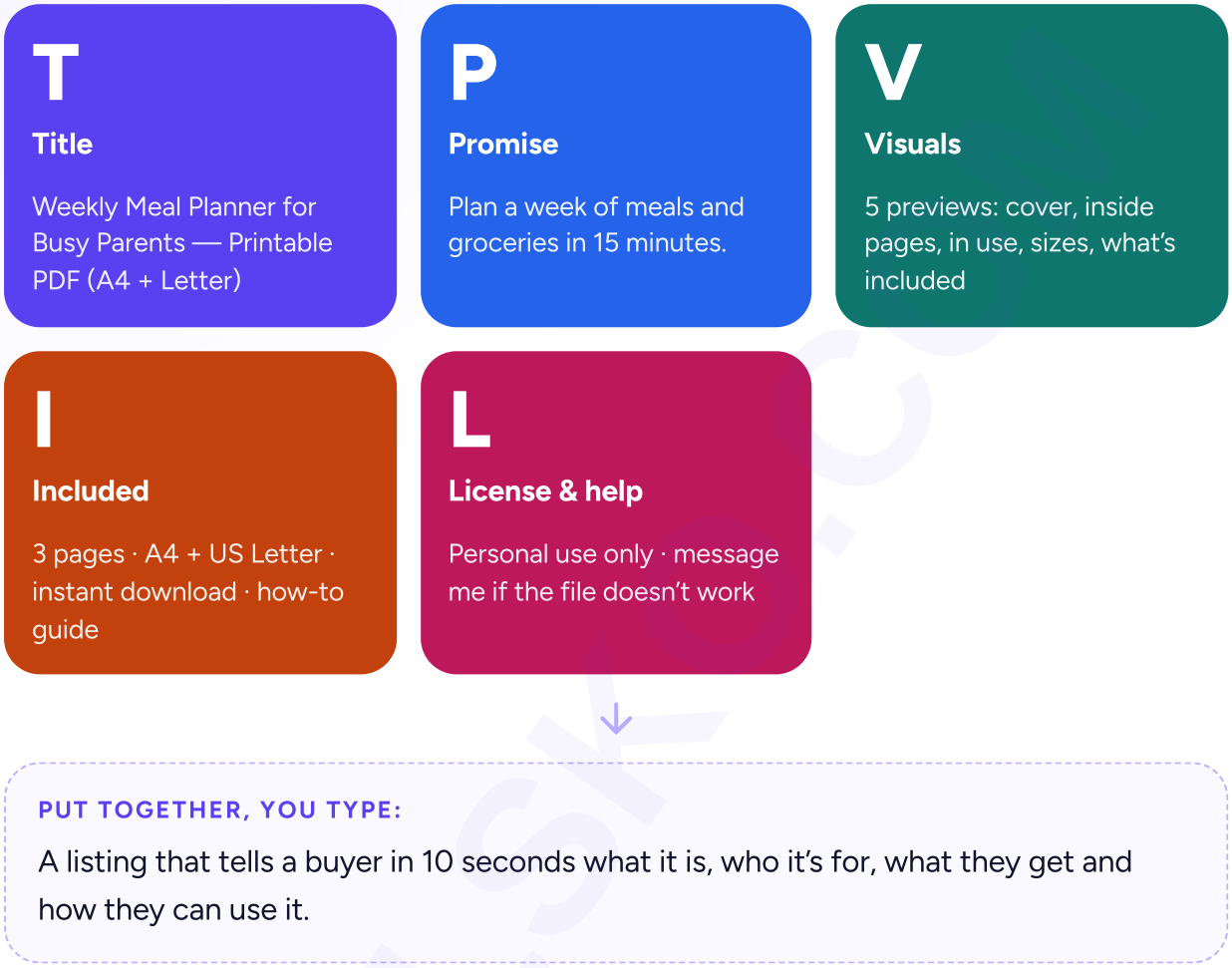
Start on one platform

Learn one platform well before adding another. Most beginners spread too thin and do everything halfway.

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The listing recipe

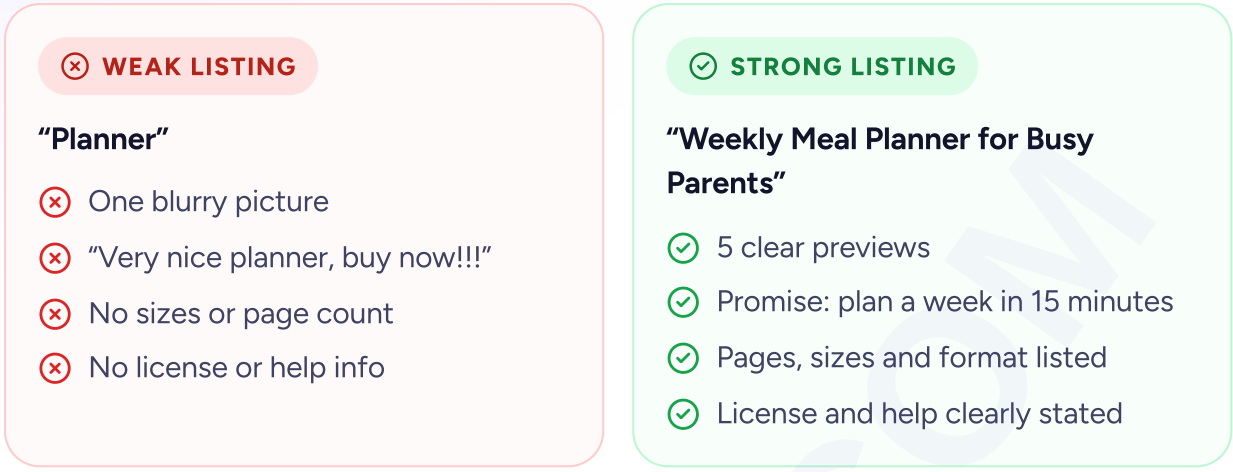
PICTURE 10 **The listing recipe: T-P-V-I-L**



Title, Promise, Visuals, Included, License & help. Clear beats clever.

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PICTURE 11 **Weak vs strong listing**



Buyers can't touch a digital product. Your words and previews must answer every question.

Preview images (mockups)

- Image 1: the product with its name and main benefit.
- Image 2–3: real inside pages, readable.
- Image 4: the product "in use" (on a tablet, printed on a desk).
- Image 5: what's included (pages, sizes, format).
- Watermark previews so they can't be used as the product (the free ToolsKo **Batch Watermark Photos** tool helps).

Show the real product

Previews must match what buyers receive. Don't show pages or features that aren't in the file. Honest previews mean fewer refunds and better reviews.

Delivery and help

- Platforms like Gumroad, Payhip and Etsy send the file or link automatically after payment.
- Include a short "thank you + how to use" page inside the product.
- Write a simple refund and help policy: "If the file doesn't open or something is missing, message me and I'll fix it."

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Selling directly with e-wallets?

If you sell through social media and GCash or Maya, **check that the money has arrived in your app** before sending the file — never trust a screenshot alone, because fake receipts exist. Keep a record of every sale.

QUICK RECAP

Start on one platform. Write listings with T-P-V-I-L, show 5 honest previews, let the platform deliver the file, and write a simple help and refund policy.

TRY IT NOW

Draft your listing

1. Write your title using: product + who it's for + format.
2. Write your one-sentence promise.
3. List exactly what's included.

Key takeaways

- Pick one platform first.
- Listing recipe: Title, Promise, Visuals, Included, License & help.
- Previews must be honest and readable.
- Selling directly? Check money in your app, not a screenshot.

Quiz: 3 quick questions

1. Which title is best?

A "Planner"

B "Weekly Meal Planner for Busy Parents — Printable PDF (A4 + Letter)"

C "BUY NOW!!!"

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2. A buyer sends a GCash screenshot. What do you do before sending the file?

A Send immediately

B Check that the money really arrived in your app

C Ask for their password

3. Why add a watermark to preview images?

A So previews can't be used as the product

B To make them prettier

C Platforms require it

Answers

1. **B. "Weekly Meal Planner for Busy Parents — Printable PDF (A4 + Letter)"** — It says what it is, who it's for and the format.
2. **B. Check that the money really arrived in your app** — Fake receipts exist. Your app is the proof.
3. **A. So previews can't be used as the product** — Watermarks protect your work while buyers look.

PRACTICE TASK

Publish your listing

Make 5 preview images, write your full T-P-V-I-L listing, set your price, upload your file and publish (or save as a draft). Ask a friend to read it and tell you what they'd get — if they can't say, improve it.

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CHAPTER 7 · LESSON 5

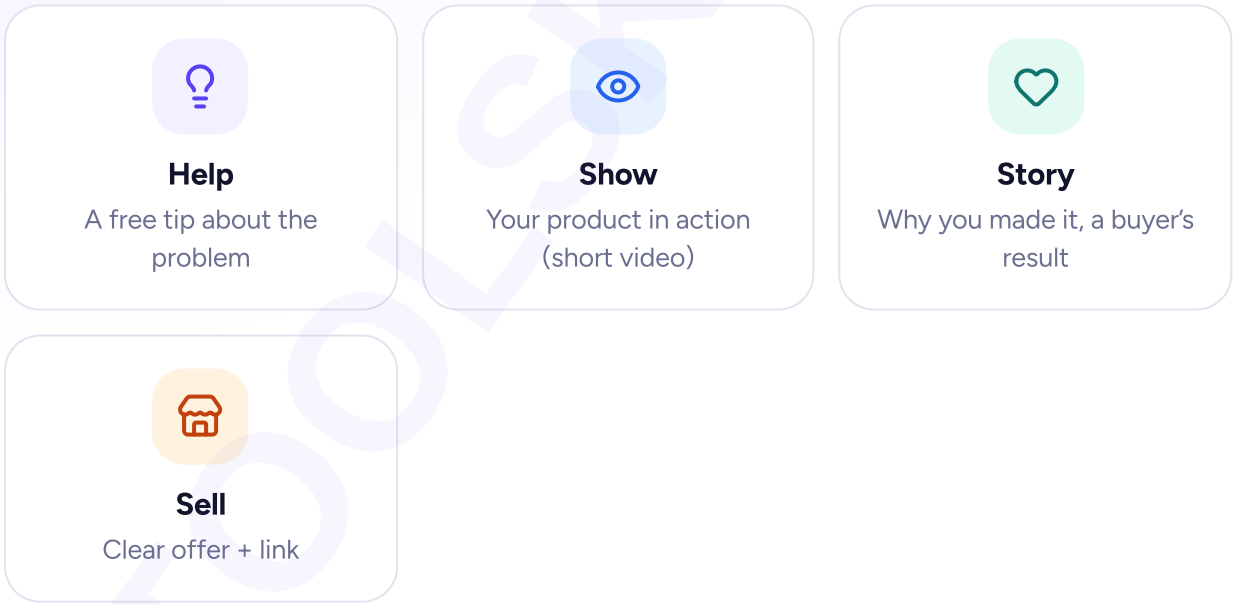
Get Your First Sales (and Keep Them Coming)

A product nobody sees can't sell. Here is how to share it honestly, look after buyers, and handle the money side properly.

Teach first, sell second

People don't like being sold to all day. They like being **helped**. Share useful tips about the problem your product solves, and mention the product sometimes.

PICTURE 12 **A healthy posting mix**



For every "buy now" post, share about three helpful posts first. People buy from people who help them.

Where to share

- **Your social media:** short videos showing the product being used are very effective.

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- **Communities:** groups where your buyers spend time — but read the rules; many don't allow selling posts.
- **Your email list:** give a free lead magnet, then share tips and new products by email.
- **Friends and past clients:** ask them to share if they find it useful.
- **Collaborations:** partner with someone who serves the same people (for example, a baker and a cake-topper maker).

> **Track what works**
>
> Use different links for different places (the free ToolsKo **UTM Link Builder** helps) so you can see which posts bring buyers.

Look after your buyers

- Reply to questions within one day.
- Fix problems fast and kindly (send the right file, explain how to open it).
- After a week, ask: "Did the planner help? A short review would mean a lot."
- Never buy fake reviews or write reviews for yourself — platforms remove them and it breaks buyer trust.

Improve with feedback

Every question is a clue. If three buyers ask how to print in A4, add clearer printing instructions. If buyers love one page, make more like it. Update the file and tell past buyers when it's free to download again.

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The money side

If you live in the Philippines

Selling digital products is a business, so register with the **BIR** (see Book 1, Chapter 7 for registration and the 8% option). Under **Revenue Regulations No. 16-2023**, e-marketplaces and digital payment providers (like e-wallets) withhold **1% on one-half** of their gross remittances to sellers. It is not withheld if your yearly gross remittances stay at or below **₱500,000** and you give them a **BIR-received Sworn Declaration**. The free ToolsKo **Online Seller Withholding Tax Calculator** shows the math. Rules change — check bir.gov.ph or a tax professional.

Selling to other countries

Some platforms (like Gumroad) collect and handle sales tax or VAT for buyers in many countries. Others leave it to you. Read your platform's tax help page — and in any country, report your income.

- Keep a simple sales table: date, product, platform, price, fees, amount received.
- Save platform payout reports every month.
- Set aside part of each payout for taxes.

QUICK RECAP

Help first, then sell. Share where your buyers are, track what works, look after buyers and improve with feedback. Register your business, know the RR 16-2023 withholding rule and keep records.

TRY IT NOW

Plan one week of posts

1. Write 3 helpful tip posts about your product's problem.
2. Plan 1 short "show it in action" video.
3. Write 1 clear selling post with your link.

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Key takeaways

- Help → show → story → sell. Mostly help.
- Share in communities only where the rules allow.
- Great support and honest reviews build long-term sales.
- PH: register with the BIR; RR 16-2023 withholds 1% on half of gross remittances above the ₱500,000 threshold.

Quiz: 3 quick questions

1. What is a healthy posting mix?

A Only “buy now” posts
B Mostly helpful posts, with a clear selling post sometimes
C Never mention your product

2. A buyer says the file won’t open. Best response?

A Ignore it
B Reply kindly and send a working file or clear instructions fast
C Tell them to buy again

3. Under RR 16-2023, what is withheld from online sellers above the threshold?

A 1% on one-half of gross remittances
B 50% of every sale
C Nothing ever

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Answers

1. **B. Mostly helpful posts, with a clear selling post sometimes** — People buy from people who help them.
2. **B. Reply kindly and send a working file or clear instructions fast** — Fast, kind fixes turn problems into good reviews.
3. **A. 1% on one-half of gross remittances** — E-marketplaces and digital payment providers withhold 1% on half of gross remittances.

PRACTICE TASK

Your launch week

Run a 7-day launch: one helpful post each day, one "in action" video, two selling posts, and a message to 10 people you know who might benefit. Track views, clicks and sales in your sales table.

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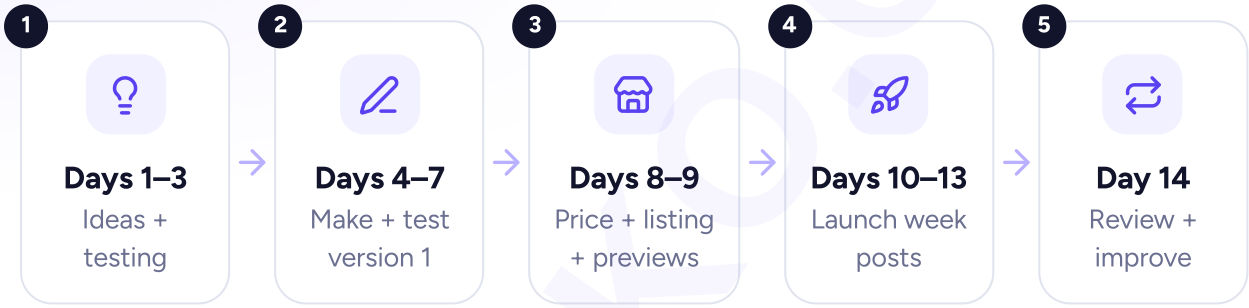
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CHAPTER 8

Practice Exercises: Your 14-Day Product Launch Plan

Two weeks, about an hour a day. By day 14 your first product will be live — and you will know how to improve it.

PICTURE 13 The 14-day product launch plan



Test, make, list, launch, improve — one hour a day.

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Day	Task (about 1 hour)	Done?
1	Write 3 ideas with the idea formula.	☐
2	Research similar products: prices, reviews, what's missing.	☐
3	Ask 5–10 people. Pick one idea.	☐
4	Plan the pages or parts of your product.	☐
5	Make version 1 (first half).	☐
6	Make version 1 (second half) + "How to use" page + license.	☐
7	Ask 2 people to test it. Fix what confused them.	☐
8	Check fees, set your price, plan a free lead magnet.	☐
9	Make 5 previews and write your T-P-V-I-L listing. Publish.	☐
10	Post a helpful tip + tell 5 people you know.	☐
11	Post a short "in action" video.	☐
12	Post a story: why you made it.	☐
13	Post a clear offer with your link. Share your lead magnet.	☐
14	Review: views, clicks, sales, questions. Improve one thing.	☐

Bonus exercises

1. **Five-second test**
   Show your listing to someone for 5 seconds. Can they say what it is and who it's for?

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2 **Review mining**

Read 20 reviews of similar products. Write the 3 most common complaints — and make sure yours fixes them.

3 **Rights check**

Go through every element in your product: who made it, and does the license allow selling it?

4 **Fee drill**

Calculate what you keep at 3 prices on 2 platforms.

Zero sales after 14 days?

Very common. Check three things: Do people **see** it (views)? Do they **click** (listing interest)? Do they **buy** (price, previews, trust)? Fix the weakest step first, and keep posting helpful content.

QUICK RECAP

Days 1–3 test, 4–7 make, 8–9 list, 10–13 launch, 14 review. If there are no sales, check views → clicks → buys and fix the weakest step.

TRY IT NOW

Start today

1. Copy the 14-day table into your notes.
2. Do Day 1 now.
3. Set a daily reminder for your product hour.

Key takeaways

- Test before making; make before polishing.

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- Publish by day 9, then launch with helpful posts.
- Measure views, clicks and sales.
- No sales yet? Fix the weakest step and keep going.

Quiz: 3 quick questions

1. What should you do on days 1–3?

A Make the whole product
B Find and test ideas
C Buy ads

2. People view your listing but don't click. What should you improve first?

A The title and main preview image
B Your bank account
C Nothing

3. What is the five-second test?

A Checking if someone understands your listing in 5 seconds
B Making a product in 5 seconds
C A payment test

Answers

1. **B. Find and test ideas** — Testing first saves weeks of wasted work.
2. **A. The title and main preview image** — The first thing people see decides if they click.
3. **A. Checking if someone understands your listing in 5 seconds** — If they can't tell what it is quickly, buyers won't either.

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PRACTICE TASK

Complete the 14 days

Follow the full plan and tick each box. On day 14, write your numbers (views, clicks, sales), the top question buyers asked, and one improvement you will make this week.

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CHAPTER 9

Common Digital Product Mistakes (and Easy Fixes)

Most first products don't fail because the seller isn't talented. They fail because of a few common, fixable mistakes.

Read the table, then check your own product against it. One fix can change everything.

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Mistake	Why it hurts	Easy fix
Building for months before testing	Nobody may want it	Test with search, reviews and real people first
Making it too big	You never finish	Solve one small problem; add more later
Selling what isn't yours	Shop closed, legal trouble	Own work only; check every license
Pro Canva content sold as PDF	Breaks Canva's license	Sell Pro templates only as Canva template links
Hiding AI use where it must be disclosed	Removed listings, lost trust	Follow each platform's AI rules
Pricing too low	Fees eat your earnings	Check what you keep after fees
Weak previews	Buyers can't see the value	5 clear, honest previews
Only "buy now" posts	People tune out	Help → show → story → sell
Ignoring buyer questions	Refunds and bad reviews	Reply in a day; fix fast
No records	Tax stress later	Simple sales table + monthly reports

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PICTURE 14 **Rushed vs smart seller**

RUSHED SELLER

50 random products, few sales

- Copies trends without testing
- Uses elements it can't sell
- Blurry previews, unclear titles
- Posts "buy now" every day

SMART SELLER

1 tested product, growing sales

- Tests the idea first
- Everything is its own work
- Clear title and 5 honest previews
- Helps first, sells sometimes

One good product, improved over time, often beats fifty rushed ones.

Before you publish, ask

Is it clearly useful? Is it 100% mine to sell? Would I be happy if I bought it? If any answer is "not sure", fix that first.

QUICK RECAP

Common mistakes: no testing, too big, not yours to sell, license and AI rule problems, low prices, weak previews, pushy posting, slow support and no records. Each one has an easy fix.

TRY IT NOW

Audit your product

1. Go through the mistakes table with your product.
2. Mark every mistake you find.
3. Fix the top 2 this week.

Key takeaways

- Test first; start small.

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- Sell only what is yours; follow Canva and AI rules.
- Price after fees; make honest previews.
- Help more than you sell; reply fast; keep records.

Quiz: 3 quick questions

1. You want to sell a planner with Canva Pro elements as a PDF. What's the fix?

A Sell it anyway

B Sell it as a Canva template link, or redesign with Free content and your own elements

C Remove your name

2. Your product isn't selling and you post "buy now" daily. What should change?

A Post more "buy now"

B Share helpful content first, then sell sometimes

C Lower the price to ₱1

3. What are the three "before you publish" questions?

A Useful? 100% mine to sell? Would I be happy buying it?

B Cheap? Fast? Big?

C None

Answers

1. **B. Sell it as a Canva template link, or redesign with Free content and your own elements** — Pro content templates may only be sold as Canva template links.
2. **B. Share helpful content first, then sell sometimes** — Helping builds the trust that leads to sales.
3. **A. Useful? 100% mine to sell? Would I be happy buying it?** — They catch most problems before buyers do.

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PRACTICE TASK

Your seller rules

Write 5 seller rules for yourself (for example, “Test every idea with 5 people first”, “Check every license before publishing”). Read them before you start each new product.

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CHAPTER 10

Real-Life Examples: First Products, Step by Step

These five example stories are based on common beginner paths (names are made up). Look for the habits, not the luck.

B

Bea, 31
Home baker, Davao

THE PROBLEM

She designed the same cake posts again and again and wondered if other bakers had the same problem.

WHAT BEA TYPED

```
Selling: 20 editable Canva post templates for home bakers.
Promise: post every day without designing from scratch. Delivered
as a Canva template link (they include Pro elements). Free sample:
2 templates for joining my email list.
```

THE RESULT

Six sales in the first month. After better previews and weekly baking-business tips, the templates sell a little every week.

Lesson: Your own repeated work can become a product. Follow Canva's rules from day one.

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Nico, 26
Office worker, Quezon City

THE PROBLEM

Friends kept asking for the budget sheet he used to manage his salary.

WHAT NICO TYPED

```
Google Sheets salary budget tracker for young workers: enter your pay and bills, see what's left in 10 minutes a week. Delivered as a "make a copy" link. ₱199, or $5 on Gumroad.
```

THE RESULT

His first 15 buyers were friends of friends. Their questions became a "How to use" video that doubled his conversion.

Lesson: Buyer questions show you exactly what to improve.

Ella, 38
Grade 3 teacher, Iloilo

THE PROBLEM

She made reading logs and reviewers for her class and saw other teachers asking for the same thing online.

WHAT ELLA TYPED

```
Printable reading log for grade 3 teachers: track 30 students on one page, A4 and Letter. Made with my own layout and fonts I checked for commercial use.
```

THE RESULT

Teacher groups that allow resource sharing on Fridays helped her reach her first 40 buyers.

Lesson: Sell where your buyers already gather — and follow the group's rules.

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Paolo, 23
Student and hobby photographer, Baguio

THE PROBLEM

He wanted to sell mountain photos but wasn't sure what was allowed.

WHAT PAOLO TYPED

```
Selling: 30 of my own Cordillera landscape photos as phone
wallpapers. Every photo taken by me. License: personal use only.
```

THE RESULT

Small but steady sales on a creator shop. He added seasonal packs (rainy season, sunrise) as bundles.

Lesson: Your own photos and art are fully yours to sell — and bundles grow sales.

Joy, 29
Aspiring seller, Cavite

THE PROBLEM

An ad offered "500 templates with resell rights — earn ₱100,000 a month" for ₱2,999.

WHAT JOY TYPED

```
Before I buy: who made these templates, and can you show the
license that proves I can resell them? Why are thousands of people
selling the same files?
```

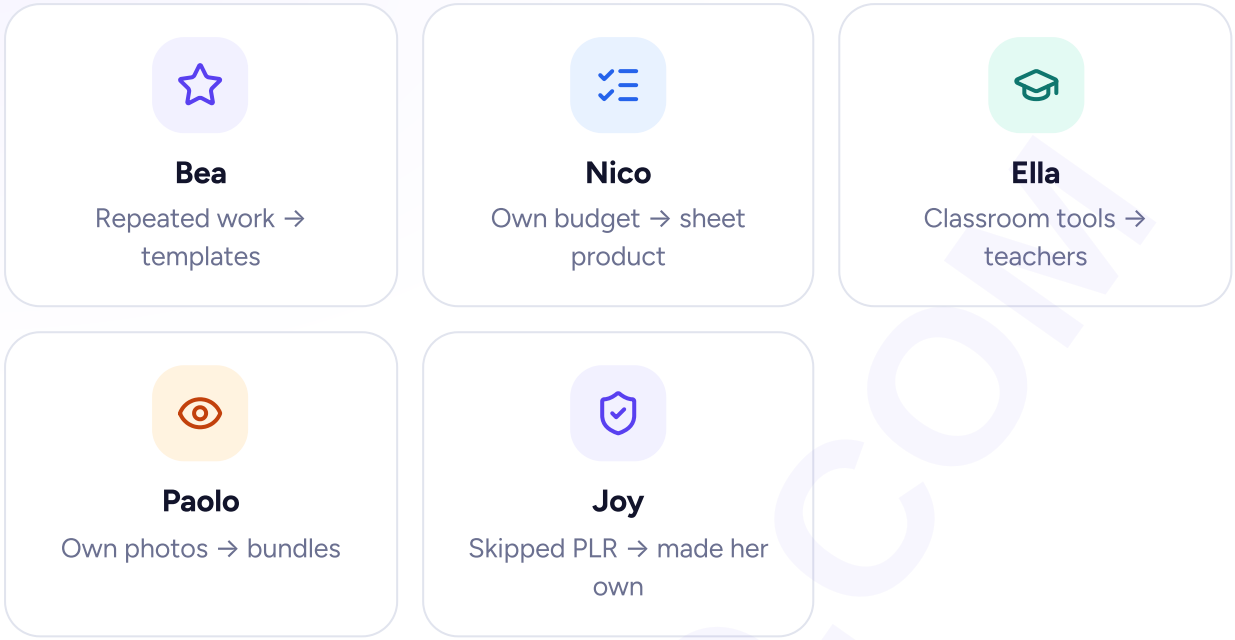
THE RESULT

The seller couldn't answer. Joy kept her money and made her own small product instead — a wedding budget checklist that she understood well.

Lesson: If many people can sell the same thing, it's hard to sell — and you may not have the right to.

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PICTURE 15 **Five product paths, same habits**



Each one solved a small problem they understood, with work that was truly theirs.

What these stories have in common

They started small, solved a problem they knew, used only what they had the right to sell, listened to buyers, and kept improving. No shortcuts — just steady, honest work.

QUICK RECAP

First products often come from your own repeated work, your job, your hobby or your community. Keep them small, yours and honest — and improve from buyer questions.

TRY IT NOW

Find your product story

1. Write one thing you made for yourself that others asked about.
2. Write who else has the same problem.
3. Write the first line of its listing.

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Key takeaways

- Your repeated work can become a product.
- Buyer questions show what to improve.
- Sell where buyers gather — and follow the rules.
- Skip “resell rights” shortcuts; make your own.

Quiz: 3 quick questions

1. How did Nico improve his sales?

A Lowered his price to ₱1
B Turned buyer questions into a “How to use” video
C Bought reviews

2. Why could Paolo sell his wallpapers with confidence?

A He found them online
B He took every photo himself
C They were free on Canva

3. What did Joy ask before buying the “resell rights” bundle?

A Who made them and proof of the license
B For a discount
C For more templates

Answers

1. **B. Turned buyer questions into a “How to use” video** — Answering common questions helps more buyers say yes.
2. **B. He took every photo himself** — Your own photos are yours to sell.
3. **A. Who made them and proof of the license** — Asking for proof exposed the problem.

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PRACTICE TASK

Your product story card

Write your own story card: who you are, the problem, your product's listing line, and the lesson you want to prove. Come back after 60 days and add the real result.

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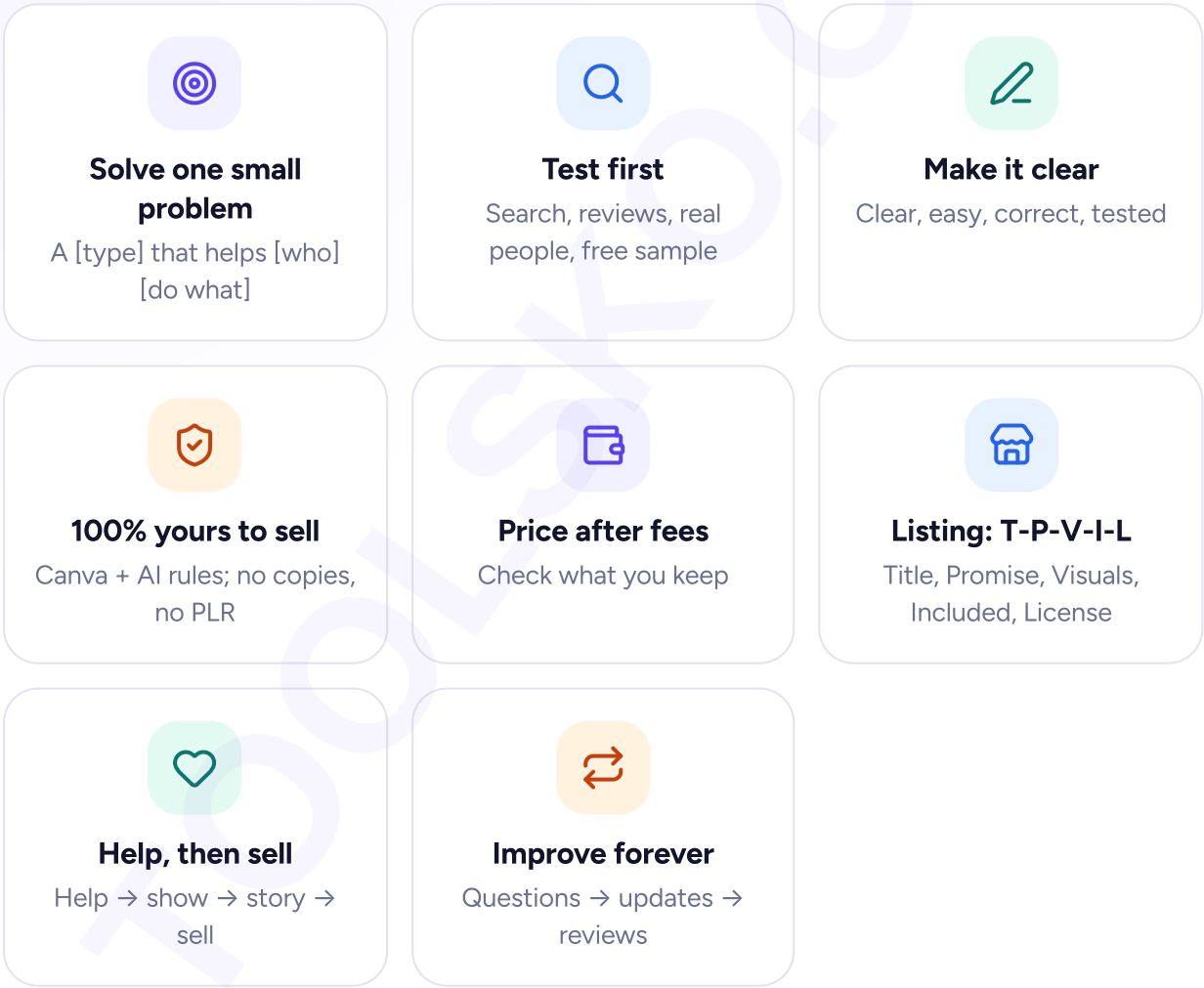
THE END

Quick Summary

Everything important, on one page.

The whole book on one page. Keep it next to you while you build your first product.

PICTURE 16 **Cheat sheet: digital products in 8 cards**



Eight habits that turn a small idea into a product people are happy to buy.

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Remember	In one line
The big rule	Solve one small problem, beautifully.
Before making	Test with search, reviews and real people.
Before publishing	Useful? 100% mine to sell? Would I be happy buying it?
Before pricing	Check what you keep after fees.
After launching	Help first, reply fast, improve from questions.
Every month	Update your sales table and set money aside for taxes.

You are ready to build

You know how to find, test, make, price, list and share a digital product — honestly. Start small, finish it, and let real buyers teach you what to make next.

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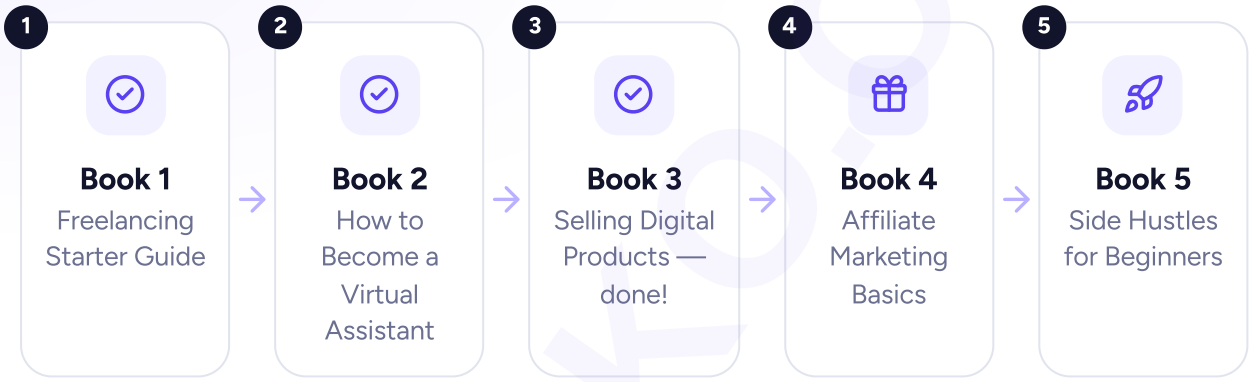
WHAT'S NEXT

Your Next Learning Path

You finished Book 3. Here is where to go from here.

This is **Book 3** of the **Make Money Online** series. Here is your path:

PICTURE 17 **Your Make Money Online path**



Three books done. Next: earn by recommending products you trust — the honest way.

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What to do next

Next step	Why
Finish and publish one product	A finished small product beats a perfect unfinished one.
Build your email list	Your own list keeps working even if a platform changes.
Make product number 2 for the same buyers	Happy buyers are your easiest next sales.
Use AI the honest way	The AI for Beginners series shows how to brainstorm, outline and check faster.
Read Book 4 next	Affiliate Marketing Basics shows how to earn by recommending products honestly.

One last tip

Platforms, fees and trends change. The habits in this book — solving real problems, selling only your own work, honest listings and helping first — work everywhere, for years.

Free ToolsKo tools for this book

Put what you learned to work. These tools are free on toolsko.com, need no sign-up, and most work right in your browser.

Images to PDF
Turn your designed pages into one clean PDF product.
toolsko.com/images-to-pdf ↗

Image Compressor
Make preview images load fast on your listing.
toolsko.com/image-compressor ↗

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Batch Watermark Photos
Protect preview images before you post them.

toolsko.com/batch-watermark-images

Resize for All Social Platforms
Make one preview fit every social site.

toolsko.com/social-image-resizer

Fee Gross-Up Calculator
Find what to charge to receive your target after fees.

toolsko.com/payment-fee-gross-up-calculator

Bundle Price Calculator
Plan fair bundle prices that still leave a profit.

toolsko.com/bundle-price-calculator

Online Seller Withholding Tax Calculator
See how the 1% on one-half rule works for PH sellers.

toolsko.com/online-seller-withholding-tax-calculator

Link-in-Bio Page Generator
One simple page with all your product links.

toolsko.com/link-in-bio-page-generator

UTM Link Builder
Track which posts bring buyers.

toolsko.com/utm-link-builder

QR Code Generator
Put your shop link on printed flyers or business cards.

toolsko.com/qr-code-generator

Words to know

Digital product	A file or online item people buy and download or open.
Storefront	Your shop page on a platform.
Marketplace	A big site where many sellers list items and buyers search.

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Listing	The page for one product: title, pictures, description and price.
Preview / mockup	A picture showing what the buyer gets.
License	Permission with rules for how a product may be used.
Lead magnet	A free small item given in exchange for an email address.
Bundle	Several products sold together for one price.
Platform fee	The share a platform keeps from each sale.
Template link	A Canva link that gives the buyer their own copy of a design.
PLR	Private label rights: ready-made content sold with rights to rebrand — risky for beginners.
Watermark	A faint mark on an image that shows who owns it.
Conversion	The share of visitors who buy.
Gross remittance	The total money a platform or e-wallet passes on to a seller.
Sworn Declaration	A signed statement, here about expected yearly remittances, received by the BIR.

Where the facts come from

1. Gumroad: Pricing
2. Payhip Help: Pricing plans

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3. Etsy: Fees & Payments Policy
4. Etsy: Creativity Standards
5. Canva Help: Use Canva to design digital and physical products for sale
6. U.S. Copyright Office: Registration guidance for works containing AI-generated material
7. GCash: Advisory on Revenue Regulation 16-2023
8. Bureau of Internal Revenue (Philippines)

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