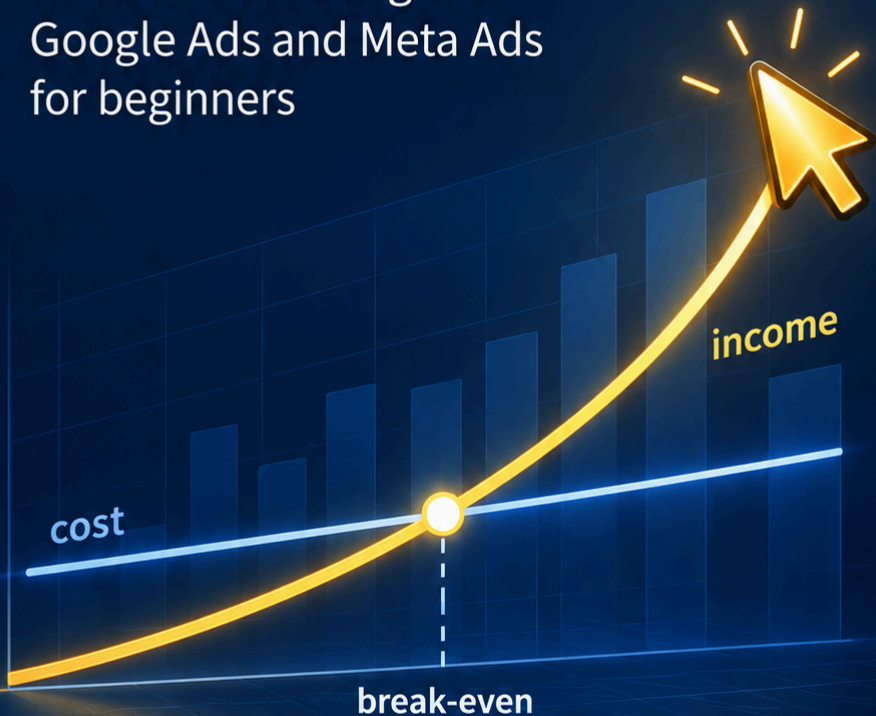


Clicks You Can **Afford**

Affiliate marketing with
Google Ads and Meta Ads
for beginners



AlexC

FREE SAMPLE: START HERE AND CHAPTER 1

Clicks You Can Afford

Affiliate Marketing with Google Ads and Meta
(Facebook) Ads for Beginners: Know Your
Break-Even, Cap Your Test, Track Every Click

AlexC

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Version 0.9.1, October 2026.

This book is general education about affiliate marketing and paid advertising. It is not tax, legal, financial or investment advice, and it does not promise any income or result. Plan on the basis that your first tests may lose money, and set your own limits.

All program names, numbers and worked examples are illustrative unless a source is given. Policies, prices and screens change: every fact that can change carries the date it was checked and a link to its source. Check it again before you act.

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Contents

Start Here	5
Who this book is for	5
What you will be able to do	5
What to expect	6
How the book is organized	7
How each chapter works	8
How this book treats the rules	9
What this book does not cover	9
About the numbers and dates	10
What Global Affiliate Marketing with Paid Ads Is (and Is Not)	11
1.1 What the model is	12
1.2 Three routes compared	15
1.3 One mechanism: commission that repeats	18
1.4 Is it for you?	22
1.5 Rules of the game	27
1.6 Chapter summary	29
Exercises	30
Answers and reasoning	33
Get the Full Book	38
What comes next	38
Also in the full book	38
Where to get it	39

Start Here

This book teaches one skill: deciding, with arithmetic and a spending cap, whether an affiliate offer deserves a small paid-ads test, and then running that test within the rules. It does not teach tricks, and it does not promise income.

Who this book is for

You are the reader this book is written for if you:

- are new to paid advertising, or have only watched others do it;
- can use a browser, a spreadsheet and a payment card, and need no coding;
- want to promote other companies' products for a commission, using search ads, social ads or both;
- prefer to learn the rules and the numbers before you spend.

It is probably not the right book if you want guaranteed results, a “system” that removes risk, or ways around platform and program rules. It is also not an advanced guide to scaling large campaigns.

What you will be able to do

With a spreadsheet, a small test budget, and accounts opened under your own real details, you will be able to:

1. read an affiliate program's terms and write down the payout you can count on;

2. calculate an offer's break-even point and decide whether it deserves a paid test;
3. find programs, join them honestly, and run a capped first test with a stop rule set in advance;
4. set up the basics of a Google Ads Search campaign and a Meta Ads campaign;
5. track each click and decide to stop, fix or scale from your own data, with a realistic view of uncertainty.

What to expect

Plan on the basis that your first tests may lose money. That is why the book keeps asking you to cap the cost of a test before you start, and why it teaches you to price the risk of an offer before you take it. Results depend on the offer, the market, the rules of the program and the ad platform, your execution, and luck. No chapter promises a result, and none of the numbers in this book come from a real account: they are invented examples, labelled as such.

How the book is organized

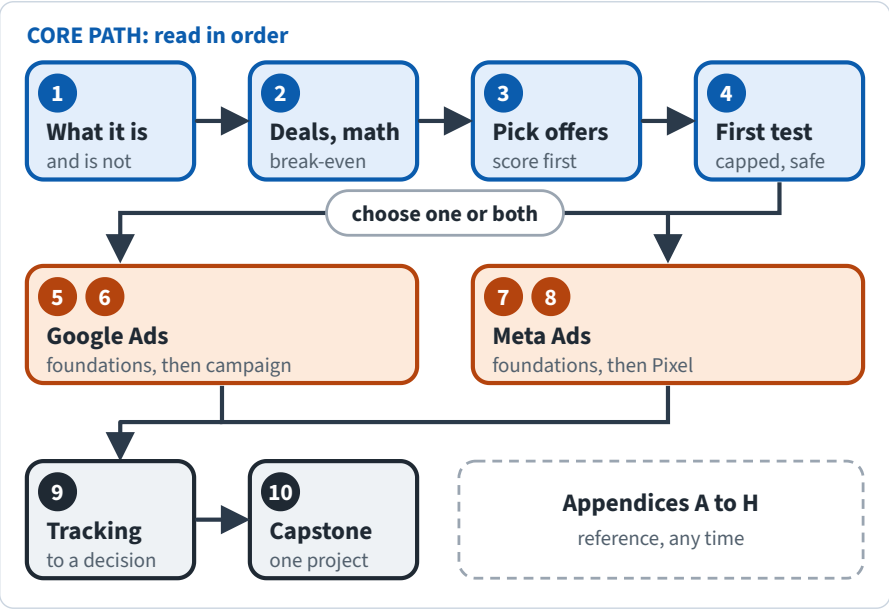


Figure 0.1. Reading paths: start with the core path, then choose a channel.

Chapters 1 to 4 are the core path. Read them in order. Then choose a channel: Google Ads (chapters 5 and 6), Meta Ads (chapters 7 and 8) or both. Chapter 9 explains how to track what you do, and chapter 10 puts everything into one complete project. The appendices are for looking things up.

Chapter	What it helps you do
1. What it is and is not	Decide if it fits; set a loss cap
2. How deals work	Price an offer with break-even math
3. Niche and offers	Shortlist offers before you spend
4. Programs and first test	Join honestly; run a capped test
5. Google Ads basics	Open an account; choose keywords
6. Campaign and page	Launch a capped, compliant campaign
7. Meta Ads basics	Set up the account and structure
8. Pixel and audiences	Measure and refine social ads
9. Tracking	Link each click to a result
10. Capstone	Run one project, start to finish

How each chapter works

Every chapter opens with the problem it solves, what you will be able to do, what you need first, and how to read it. You will then meet the same parts again and again:

- **Worked examples** show the inputs, the steps, the reasons and the result.
- **Your turn** boxes point you to a short exercise, usually at the end of the chapter.

- **Check before you rely** boxes mark facts that change, such as ad-platform policies and program terms. Each has a date and a link, and you should check it again before you act.
- **Risk** boxes name a shortcut that gets accounts closed, say why, and show what to do instead.
- **Common mistakes** lists what goes wrong and how to fix it.
- **Exercises** come with answers that explain why.

How this book treats the rules

Ad platforms and affiliate programs have rules, and breaking them can cost you commissions, accounts and money. This book teaches only what works within the rules. Practices that break them are described in Appendix B so that you can recognize and avoid them, never as methods. Disclose that you earn a commission when you recommend a product: Chapters 1 and 2 explain why and how, and Chapter 6 shows where on your page.

What this book does not cover

It does not give tax, legal or financial advice, and it does not compare payout methods or fees. Rules differ by country and change over time: ask the network about its forms and payments, and ask a qualified adviser about taxes. It also does not cover organic content marketing, search engine optimization, or advertising platforms other than Google and Meta.

About the numbers and dates

All numbers and program names in the examples (Letterwick, HostHaven and so on) are illustrative. When the book states a fact that can change, it gives the date it was checked and a link to the source. Policies and screens change faster than books: treat the dates as a prompt to check, not as a guarantee. Appendix A defines every term, and Appendix C lists every page to re-check before you act.

What Global Affiliate Marketing with Paid Ads Is (and Is Not)

The problem. You have seen posts and ads that say you can earn money online by promoting other companies' products. Some describe a real business model. Others are schemes that take your money. Before you spend anything, you need to know what the real model is, what it costs you, and whether it suits your situation.

By the end of this chapter you will be able to:

- explain how a paid-ads affiliate sale works and tell it apart from a get-rich scheme with six questions (Section 1.1);
- compare three routes to affiliate income by what each one costs you (Section 1.2);
- read an offer that pays you every month and count only the months you can count on (Section 1.3);
- score yourself on a five-question fit check and set a spending limit for your tests before you spend (Section 1.4).

What you need first. Nothing. You do not need an ad account, a program or a spreadsheet yet. A pen and paper are enough.

How to read this chapter. New to the topic? Read in order. Short on time? Read [Section 1.1](#), [Section 1.4](#) and [Section 1.5](#) first, then 1.3 before your first test.

All numbers and program names in this chapter (Letterwick, PlanPilot and so on) are **illustrative**: invented to show the method. When a fact can change, such as a rule or a policy, the chapter gives the date it was

checked and a link to the source. No number here is an income figure or a forecast of what you will earn.

1.1 What the model is

This model joins two ideas.

Affiliate marketing means you promote another company's product and earn a **commission**, a payment for a result such as a sale or a sign-up, when a visitor you sent completes that result. The company is the **advertiser**. You are the **publisher**, also called the affiliate. You send visitors through an **affiliate link**, a web address that carries your identifier, so the advertiser's tracking system knows who sent them. Often an **affiliate network** sits in the middle: a platform that records clicks and orders and pays you. Chapter 2 explains each party.

Paid traffic means you get visitors by paying an **ad platform**, such as Google or Meta, to show your ads. You usually pay for each click. The **cost per click (CPC)** is the price of one click on your ad.

"Global" here means you can run this from many countries and aim at customers in many countries. Each program and ad platform decides which countries it accepts, so check both lists first.

Here is one sale from start to finish.

1. You pay the ad platform for each click on your ad.
2. A visitor clicks and reaches the advertiser's site through your affiliate link.
3. The visitor buys, or does whatever the program pays for.
4. The advertiser confirms the order, and the network pays you after the program's waiting period.

Approved commission is commission the advertiser has confirmed, not just commission that was recorded. Until then, commission is **pending**: recorded but not yet decided. Commission the advertiser refuses, for example after a refund, is **reversed**. Your result is simple to write and hard to achieve:

$$\text{Profit} = \text{approved commission} - \text{ad cost}$$

In effect, you buy clicks at one price and are paid for the few that turn into results.

Worked example: one click is cheap, one sale is not

Inputs (fictional). PlanPilot pays \$150 for each approved sale. Your ads cost \$1.50 per click. Assume every click on your ad reaches the advertiser's site.

Steps. $100 \text{ clicks} \times \$1.50 = \$150$ of ad cost.

Result. If exactly one of those 100 clicks ends in an approved sale, you earn \$150 and spent \$150, so **profit is \$0**. Fewer than one sale per 100 clicks loses money. More than one earns money.

Why this matters. This ratio, how many clicks one sale can pay for, drives most of the decisions in this book. Chapter 2 gives it a name and shows how to use it. Every number is an estimate until your own test confirms it.

How to tell it from a get-rich scheme

Real affiliate marketing and money schemes use the same words, such as “affiliate” and “commission”. The fastest filter is to ask where the money comes from. This table lists six questions, numbered by row from 1 to 6.

Question	Real paid-ads affiliate marketing	Warning sign
Where does commission come from?	An advertiser’s sales to real customers	Payments from other participants
Do you pay the organizer?	Normally no. You pay the ad platform, in your own account	“Activation” or “unlock” fees to a person or group
Is a return promised?	No. You may profit, break even or lose	A fixed return, such as “3% a day”
Does income depend on recruiting?	No. It depends on customers’ purchases	You are paid for bringing in others
Can you check the numbers?	Yes: network reports, ad platform reports, public terms	Screenshots and private chat groups
Can you withdraw?	The network pays approved commission under its stated terms	Extra fees to release your money

The FTC’s consumer advice on pyramid schemes lists two of these signs: “Promoters make extravagant promises about your earning potential. Stop. These promises are false.” and “Promoters emphasize recruiting new distributors for your sales network as the real way to make money.” (FTC, “Multi-Level Marketing Businesses and Pyramid Schemes” <<https://consumer.ftc.gov/articles/multi-level-marketing-businesses-pyramid-schemes>>, checked 7 October 2026)

A real model is not a safe one. You pay for ads before you know whether anyone will buy, and commission arrives later, if at all. Be wary of anyone who describes this model without that risk. Exercise 3 gives you practice.

Common mistakes in this section

- **Treating dashboard commission as profit.** Subtract ad cost, and count only approved commission.
- **Assuming a real program means a safe result.** The model is legitimate. Your first tests may still lose money.
- **Logging in through a link in a message or chat group.** Type the network's or ad platform's address yourself, because a look-alike link can steal your login.

1.2 Three routes compared

Affiliate marketing has more than one way in. The routes differ mostly in what you pay with: time, or money.

- The **content route**: you publish articles, videos or a newsletter and earn when readers use your links.
- The **marketplace route**: large retail programs let you share product links, often for a small percentage of each sale, wherever you have an audience.
- The **paid route**: you buy clicks from an ad platform and send them to an offer.

This table compares them. Each cell is a tendency, not a rule.

	Content	Marketplace	Paid ads
Visitors come from	Your content, over time	Your posts and links	Ads you buy
Cash needed first	Little	Little	A test budget
First data	Often weeks or months	Depends on your reach	Often days
Main skill	Writing, video	Building a following	Reading numbers and rules
Main risk	Time with no audience	Low pay per sale	Losing ad money
Rules to learn	Program terms, disclosure	Program terms, disclosure	Ad policies, program terms, disclosure

Here is the same comparison as a picture of what each route needs.

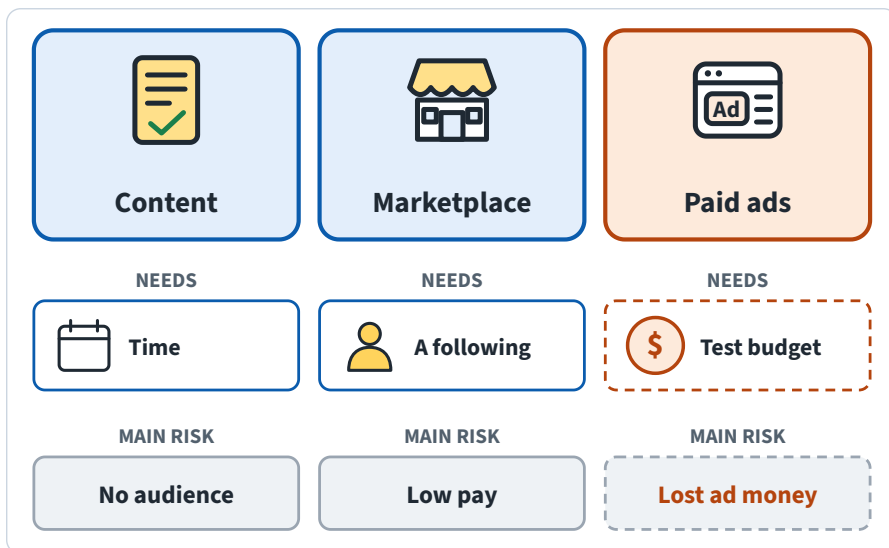


Figure 1.1. Three routes to affiliate income: what each needs and what each risks.

The paid route has costs the others do not. You spend money per click before you know whether an offer works. Experienced affiliates, and the brands themselves, bid in the same ad auctions (the platform’s way of choosing whose ad to show). Both the ad platform’s rules and the program’s rules apply. Ads and terms are often in English or in your target market’s language, and machine translation can change a meaning, so ask the program’s affiliate manager (the person who answers publishers’ questions) to confirm key clauses. A click’s price depends on the keywords (the search words your ad is shown for), the country and the competition. Do not trust a figure from any book, including this one: Chapter 3 shows how to measure it.

Worked example: the price of the first 1,000 visitors

Inputs (fictional). You want 1,000 visitors. On the paid route each click costs \$0.75.

Steps. $1,000 \text{ clicks} \times \$0.75 = \$750$.

Result. The paid route costs **\$750 in cash** and can deliver data within days. A content route may cost no cash for the same 1,000 visitors, but it takes time to write, publish and be found, and nobody can say how long.

Why this matters. Pick the route by what you have more of. If you have time and little spare money, content may suit you now. If you have a budget you can afford to lose and like working with numbers, the paid route may suit you. Whether \$750 is worth spending depends on what those visitors earn, which Chapter 2 shows you how to estimate.

Common mistakes in this section

- **Believing the paid route is easier because you never appear on camera.** You swap writing and video skills for number and rule skills.
- **Quitting your income to go all in.** Run your first tests alongside it.

1.3 One mechanism: commission that repeats

Some software and subscription programs pay **recurring commission**: you earn a share each time the customer you referred pays again. It teaches one mechanism that matters for every paid test: the money you spend leaves now, and the money you earn arrives later, in pieces.

Worked example: Letterwick and the first three months

Inputs (fictional). Letterwick pays 30% recurring on a \$29 monthly plan. Suppose your ads cost \$24 for each new paying customer. **Churn** is the share of customers who cancel in a month. Suppose 10% cancel each month.

Steps.

1. Commission per month = $\$29 \times 30\% = \8.70 .
2. If the customer stays three months: $3 \times \$8.70 = \26.10 .
3. Months to pay back the ad cost = $\$24 \div \$8.70 = \text{about } 2.8$, so if nobody cancels you are paid back in the third month (on paper; the cash arrives after each program's waiting period).
4. With 10% churn, the expected commission from one customer over three months is $\$8.70 \times (1 + 0.90 + 0.81) = \text{about } \23.58 , just under \$24.
5. Month four would bring the total to $\$8.70 \times (1 + 0.90 + 0.81 + 0.729) = \text{about } \29.92 . Only month four would put you ahead, and month four is outside the three months you count.

Result. **\$8.70 a month per customer.** Without churn you are paid back in month three (\$26.10). Once an assumed 10% of customers cancel each month, the three counted months bring about \$23.58, just short of \$24, so **on the numbers you can count on, this customer does not pay back**. On the first payment alone (\$8.70 against \$24), the test decision in Chapter 2 would also be no.

Why this matters. You paid \$24 on day one and get \$8.70 later. When you decide whether to test, Chapter 2 uses only the first payment. When you look at payback, count no more than the first three months, and treat later months as a possible bonus until your own data shows how long

customers stay. Change one number and the payback answer changes: at \$20 per paying customer, the three counted months with churn would cover it, but the first payment alone still would not. “Lifetime” in a program’s terms may come with conditions, which Section 2.2 explains.

Cash flow: spend now, earn later

Cash flow is when money leaves compared with when it arrives. With ads, money leaves the day a visitor clicks. Commission arrives later, and the wait varies by program. One network’s help page says pending actions “are still waiting for the action locking date to arrive”, and that after locking “payouts are released according to the payout scheduling term specified within the contract” (Impact Help Center, “Where Can I See My Pending Actions as a Partner?” <<https://help.impact.com/partner/what-would-you-like-to-learn-about/platform-features/action-management/where-can-i-see-my-pending-actions-as-a-partner>>, checked 7 October 2026). Another says “Each program has its own validation period” and that approved commissions are “added to the partner’s next payment cycle” (Awin Help, “Understanding commission validation” <<https://help.awin.com/docs/validating-transactions>>, checked 7 October 2026). Read each program’s own terms for its waiting period and payment schedule.

The next figure shows the gap for one customer.

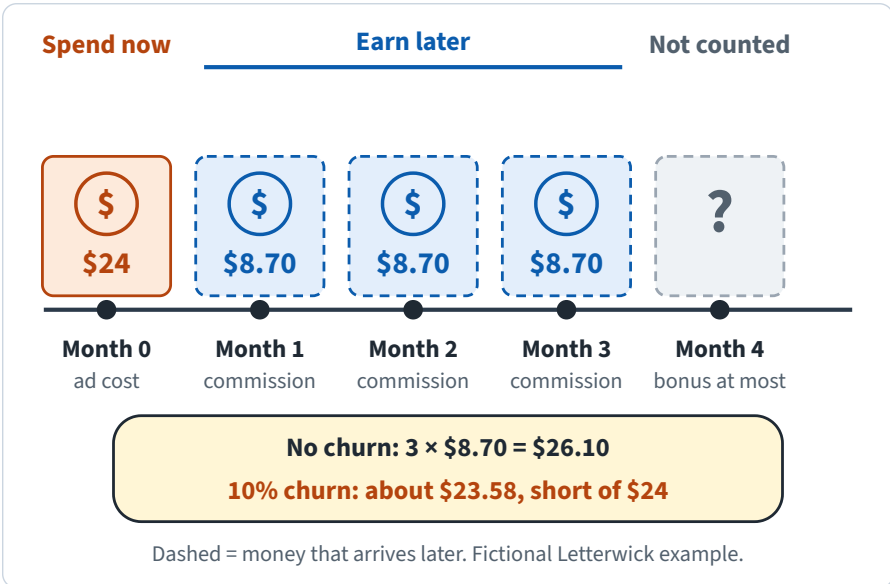


Figure 1.2. Spend now, earn later: one fictional Letterwick customer.

A program can be profitable and still leave you short of cash, because the ad bill arrives first. This is one more reason to cap your tests (Section 1.4).

Reading someone else's income screenshot

A screenshot that says “I received \$X” shows commission, not profit. Ask what was spent on ads, over how many months, how many customers still pay and what conditions apply to “lifetime”. Without those answers you cannot tell a profit from a loss.

Your turn (exercise 4). Price a different recurring program with churn and decide whether it pays back within the three counted months.

Common mistakes in this section

- **Reading “lifetime” as “forever”.** A cancelled customer stops paying you, and a program can change its terms.
- **Judging a recurring offer by its “lifetime” value.** Use the first payment for the test decision and no more than three months, with churn, for payback.
- **Counting pending commission as received.** Pending can still be reversed.
- **Depending on one program.** A program can close or change its terms. Over time, spread your work across several programs and networks, always within their rules.

1.4 Is it for you?

The fit check

For each question, score 2 for yes, 1 for partly and 0 for no. Answer from what you have actually done before, not from what you hope.

1. **Money.** Do you have money for ads that you could lose completely, without borrowing and without touching rent, food or emergency savings?
2. **Numbers.** Will you record clicks, costs and sales in a spreadsheet every week?
3. **Reading.** Will you read program terms and ad policies in full, even when they are long or in a second language?
4. **Patience.** Can you accept that first tests often lose money and that results take weeks to confirm?

5. **Rules.** Will you follow platform and program rules even when a shortcut looks faster?

		0 no	1 partly	2 yes
1	 Money Can you lose it?	☐	☐	☐
2	 Numbers Weekly tracking?	☐	☐	☐
3	 Reading Full terms?	☐	☐	☐
4	 Patience Weeks, not days?	☐	☐	☐
5	 Rules No shortcuts?	☐	☐	☐

Add your five scores: 0 to 10

 8 to 10 Go on	 5 to 7 Fix gaps	 0 to 4 Pause
---	---	--

A planning guide, not a measured rule.

Figure 1.3. The five-question fit check and its three bands.

The total runs from 0 to 10. Treat the bands as a planning guide, not a measured rule.

- **8 to 10.** Read on and set a cap below.
- **5 to 7.** Read on, but first fix the items where you scored 0 or 1. A missing test fund can be saved up. A missing habit can start with a weekly spreadsheet of clicks, costs and sales.

- **0 to 4.** Pause. The content route in Section 1.2 may suit you better for now, or you can come back after you change the answers.

What to expect

Plan on the basis that most first tests lose money, which is exactly why you cap them before you start. A useful first goal is a skill, not an income: finish one capped test with clean records. No income is guaranteed here, and this book gives no earnings figures.

This is also not passive income. Ads keep running while you sleep, so a wrong budget setting can spend money overnight. Check your accounts often, and set budgets so that one mistake cannot exceed your cap.

Set your test cap

A **test cap** is the most you will spend on ads across all your first tests. You set it in advance, as a total, from money you can lose.

Worked example: from spare money to number of tests

Inputs (fictional). After essentials you have \$400 a month spare, and your \$1,000 emergency fund stays untouched. You plan to test for three months. A PlanPilot test pauses new spending after \$300 of ad spend (twice the break-even clicks, 2×100 clicks at \$1.50, which equals twice the \$150 commission; Section 2.5 explains the rule and the wait that follows). A BackupBay test pauses after \$120 (twice its \$60 commission).

Steps.

1. Spare money over three months: $3 \times \$400 = \$1,200$.
2. You commit half: $\$1,200 \div 2 = \600 as your cap.

3. PlanPilot-sized tests you can afford: $\$600 \div \$300 = 2$.

4. BackupBay-sized tests: $\$600 \div \$120 = 5$.

Result. A **\$600 cap** pays for two tests of a PlanPilot-sized offer or five of a BackupBay-sized one.

Why this matters. The cap decides how many offers you can judge. If it cannot reach the stopping point of any offer, you cannot judge whether any of them is profitable, although a smaller test can still show whether your keywords, page and tracking work. Affordable does not mean worth testing, and Chapter 2 helps you decide that. Write one sentence before you spend: “I will stop adding money to this test when I have spent \$____ or on ____ (date), whichever comes first. I will wait for late sales to be reported before I judge it, and I will not top it up to win back losses.” When the cap is gone, pause new spending, wait for late sales to be reported, then review. Add money only from new spare money, never from borrowing.

Here is the cap as a picture.

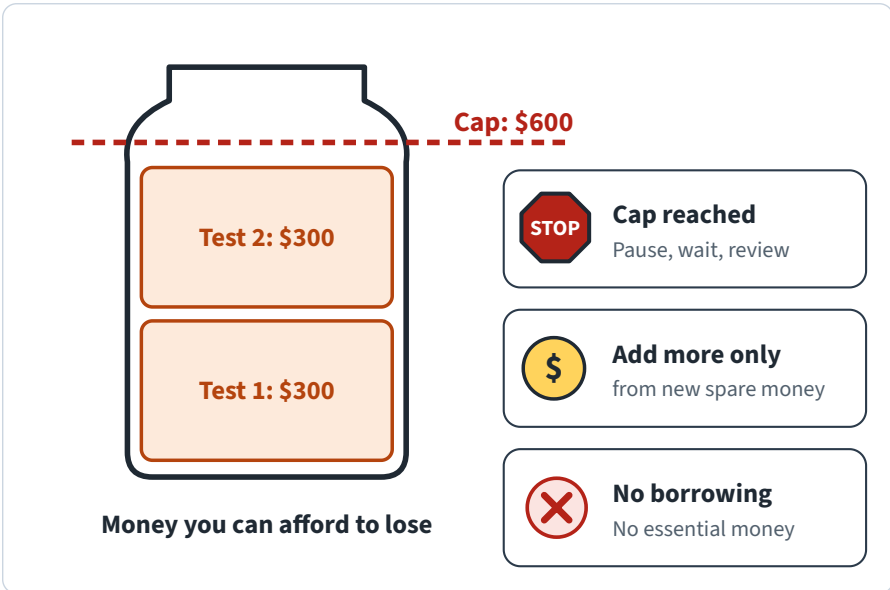


Figure 1.4. A test cap of \$600 holds two PlanPilot-sized tests of \$300 each.

Your turn (exercises 1 and 2). Score yourself with the fit check, then set a cap from your own numbers (exercise 2, part f) and write your stop sentence.

Common mistakes in this section

- **Setting no cap.** Without a number, a bad week becomes a bad month.
- **Funding the cap with borrowed or essential money.** Pressure leads to poor decisions.
- **Topping up to win it back.** Spending more because you lost is how a small loss becomes a large one.

- **Spreading the cap too thin.** Many tiny tests can each be too small to judge.

1.5 Rules of the game

Three sets of rules apply at the same time. The **ad platform's policies** say what your ads and pages may do. The **program and network terms** say how you may promote an offer and when your commission counts. **Laws and advertising standards** say, among other things, that you must tell people about your commercial relationship.

This book teaches only what works inside all three. Shortcuts that get around the rules can end in rejected ads, cancelled commission and closed accounts. When one is worth recognizing, a **Risk** box names it, says why it fails and shows the correct alternative, and Appendix B lists them in one place. Section 2.7 shows how to read a program's traffic rules before you spend.

Say that you earn a commission

If you recommend a product and earn money when people buy through your link, that is a commercial relationship the reader should know about. In the United States, the FTC says "'Paid link' right next to an affiliate link should be an adequate disclosure of the nature of the link", and warns that "Consumers might not understand that 'affiliate link' means that the person placing the link is getting paid for purchases made through the link." (FTC, "The FTC's Endorsement Guides: What People Are Asking" <<https://www.ftc.gov/business-guidance/resources/ftcs-endorsement-guides-what-people-are-asking>>, checked 7 October 2026)

In the United Kingdom, the advertising regulator says “Rule 2.1 of the CAP Code requires that marketing communications are obviously identifiable as such”, and that a disclaimer of that kind at the bottom of a blog or news post where only some links are affiliate links “is unlikely to be sufficient” (ASA, “Online Affiliate Marketing” <<https://www.asa.org.uk/advice-online/affiliate-marketing.html>>, checked 7 October 2026).

Other countries have their own rules, and some programs add their own. This book is not legal advice. A plain sentence near your links, such as “I earn a commission if you buy through this link”, is a sensible habit. Chapter 6 shows where to put it.

Risk: extra accounts to get around a ban or limit. Some people open a new ad account after a suspension, or spread rejected ads across several accounts. Google’s “Circumventing systems” policy lists as examples “After a previous suspension decision, attempting to use the Google Ads system again by creating new accounts to re-enter the system” and “Spreading ads that violate Google Ads’ policies across 2 or more accounts”. It says violating accounts “will be suspended upon detection and without prior warning, and you will not be allowed to advertise with Google Ads again” (Google Ads Help, “Circumventing systems” <<https://support.google.com/adspolicy/answer/15938075>>, checked 7 October 2026). Instead, find out what the policy objected to, fix it, and appeal honestly if the decision looks wrong. To limit the damage of one failure, spread your work across several programs and networks. It is listed in Appendix B so that you can recognize it.

This book does not cover legal rules or payout fee comparisons: follow the network's instructions on forms and payments, and ask a qualified adviser about taxes.

Check before you rely. Platform policies, program terms and disclosure guidance change. Before you act, open the linked page again and read the current wording. Save a dated copy of the terms the day you join a program.

Common mistakes in this section

- **Reading the rules after the ads are live.** Read the program's traffic rules before you spend a dollar.
- **Copying a tactic because someone else seems to get away with it.** You see what has not been caught yet. You do not see the accounts that were closed.

1.6 Chapter summary

The idea to carry forward. Paid-ads affiliate marketing is a real model with a real cost: you pay for clicks first and are paid later, if a result is approved. Check where the money comes from before you join anything. Decide your test cap before your first click. Follow the rules of the platform, the program and the law, and treat every number as an estimate until your own test confirms it.

What the chapter covered:

- **The model.** You pay for clicks and earn approved commission; six questions separate it from a scheme.

- **Routes.** Content costs time, paid ads cost money you can lose.
- **Recurring commission.** Spend leaves now, commission arrives later; count no more than three months, with churn.
- **Fit and cap.** A five-question check and a spending limit set in advance.
- **Rules.** Platform, program and law all apply.

Where to go next. Chapter 2 shows how affiliate deals work and how to calculate whether an offer deserves a test. Chapter 3 shows how to choose a niche and score offers.

Exercises

Answers and their reasoning follow. Try each exercise on paper first.

Exercise 1: score the fit check

- Maya is fictional. She has \$500 saved for ads and an emergency fund she will not touch. She kept a monthly budget in a notebook for a year but has never used a spreadsheet. She has read terms pages with a translator and sometimes skimmed them. She hopes to earn back her \$500 in the first month and would be upset to lose it. In two years of running an online shop she has never broken the platform's rules. Score her and name her band.
- Score yourself, using what you have done in the past. For each answer that scored 0 or 1, write one action that would move it up.

Hint: score Maya's "hopes to earn back in the first month" under Patience, not Money.

[Go to the answer to exercise 1](#)

Exercise 2: set a test cap and a stop sentence

You earn \$2,400 a month and your essentials cost \$2,050. You keep \$1,500 in emergency savings that you will not touch. You plan to test for three months.

- a. Calculate your spare money over three months.
- b. Choose a cap and explain your choice in one sentence.
- c. With your cap, how many PlanPilot-sized tests (stop point \$300) and BackupBay-sized tests (stop point \$120) can you afford?
- d. Write your stop sentence.
- e. Change one condition: your spare money falls to \$200 a month. Keep the same share you chose in (b). What changes?
- f. Repeat (a) to (d) with your own monthly income, essentials and emergency fund. Do not count the emergency fund.

[Go to the answer to exercise 2](#)

Exercise 3: sort six promises

Each line below is an invented advertisement. For each, say which question in Section 1.1 it fails and why a careful reader would not accept it.

1. “Activate your account with \$199. Our system runs the ads for you.”
2. “Deposit \$200 and earn 3% every day. Withdraw any time after seven days.”
3. “Bring in three friends and your commissions double.”

4. “Our members made \$10,000 last month. Screenshots inside. Only five places left!”
5. “Zero risk: you cannot lose, because we pay you even if nobody buys.”
6. “No work, no experience: earn while you sleep, and make your first \$1,000 this week.”

[Go to the answer to exercise 3](#)

Exercise 4: price a recurring program

A fictional recurring program pays 25% on a \$40 monthly plan. Your ads cost \$30 for each new paying customer. Assume 15% of customers cancel each month, and count no more than three months.

- a. Calculate the monthly commission.
- b. Calculate the expected commission from one customer over the three counted months.
- c. Does the customer pay back the \$30 within those months?
- d. Is the first payment alone enough under the test rule in Chapter 2?

[Go to the answer to exercise 4](#)

Check your understanding

Answer in your own words, then [check the answers](#).

1. Why is commission on a dashboard not the same as profit?
2. A friend posts a screenshot of \$9,000 in commission. Which questions do you ask?
3. What does “recurring commission” mean, and what is one condition to check? Using Letterwick’s numbers, what does one customer pay

you in three months if nobody cancels?

4. You have \$0 to spare but 10 hours a week. Which route fits, and what does it cost you instead of money?

Answers and reasoning

Answer to exercise 1

[Back to exercise 1](#)

- a. Money: 2. Numbers: 1 (she has tracked money every month for a year, but not in a spreadsheet). Reading: 1 (she has read terms, but skimmed). Patience: 0 (she expects the money back in a month, and a loss would upset her). Rules: 2 (two years on a platform without breaking its rules). Each score rests on what she has done, not on what she intends. Total **6**, the 5 to 7 band. She can read on, but Patience is the score to fix first: she should decide how much she can lose without regret, write it down as her cap and accept that the first month is for learning.
- b. The scores are yours, so there is no single right answer. A good answer uses past behavior (Have you kept a spreadsheet for three months? Have you read a full terms page?), not intentions. A good action is specific and small: “save \$50 a month into a separate test fund”. “Try harder” is not an action.

Answer to exercise 2

[Back to exercise 2](#)

- a. Spare per month = $\$2,400 - \$2,050 = \$350$. Over three months: $3 \times \$350 = \mathbf{\$1,050}$. The emergency savings are not part of it.
- b. Any cap at or below $\$1,050$ that leaves the emergency savings alone is acceptable. Half, **\\$525**, is one reasonable choice: a bad test leaves most of your spare money untouched, and you keep room for the rest of your life.
- c. With $\$525$: PlanPilot-sized tests = $\$525 \div \$300 = 1.75$, so **1** test, with $\$225$ left over. BackupBay-sized tests = $\$525 \div \$120 = 4.4$, so **4** tests, with $\$45$ left over. Affordable is not the same as worth testing; Chapter 2 decides that.
- d. A good sentence names an amount and a date, says you will wait for late sales before judging, and rules out a top-up: “I will stop adding money to this test when I have spent $\$300$ or on 30 November, whichever comes first. I will wait for late sales to be reported before I judge it, and I will not top it up to win back losses.”
- e. Three months now give $3 \times \$200 = \600 , and half is **\\$300**. That pays for exactly one PlanPilot-sized test with nothing left, or two BackupBay-sized tests ($\$300 \div \$120 = 2.5$, so 2). A smaller cap means fewer offers to judge, so choose them more carefully, or wait until you can save more. If you chose a different share in (b), apply it to $\$600$.
- f. The numbers are yours, so there is no single right answer. A good answer leaves the emergency fund out, builds the cap only from spare money after essentials, gives a stop sentence with an amount and a date, and rules out a top-up. If your spare money is $\$0$ or less, the right cap for now is $\$0$.

Answer to exercise 3

[Back to exercise 3](#)

1. **Question 2 (Do you pay the organizer?).** A fee to “activate” an account is a warning sign. In real affiliate marketing, joining a program is normally free, you never pay a person or group to “unlock” it, and you pay your own ad bills to the ad platform. If “our system runs the ads for you” means you never see the ad account or where commission comes from, it also fails question 1.
2. **Question 3 (Is a return promised?).** Results depend on sales, so no honest affiliate can promise a daily percentage. Even the arithmetic warns you: 3% a day, compounded for 30 days, would turn the \$200 deposit into about \$485.
3. **Question 4 (Does income depend on recruiting?).** Pay that depends on bringing in others is a warning sign, and the FTC lists it as a mark of a pyramid scheme.
4. **Question 5 (Can you check the numbers?).** A screenshot shows commission, not ad cost, and “only five places left” is a pressure tactic.
5. **Question 3, a promised return.** A paid-ads test can lose money: you pay for clicks whether or not anyone completes the result the program pays for, and a program that pays for sales, leads or sign-ups does not pay you for clicks alone. “Zero risk” is false.
6. **Question 3, a promised return.** A first-week income promise ignores waiting periods and the fact that first tests often lose money. The model needs regular attention, so “earn while you sleep, no work” is also false.

Answer to exercise 4

[Back to exercise 4](#)

- a. Monthly commission = $\$40 \times 25\% = \mathbf{\$10.00}$.
- b. With 15% churn, 85% of customers are still paying each next month:
 $\$10 \times (1 + 0.85 + 0.7225) = \mathbf{\text{about } \$25.73}$.
- c. **No.** About \$25.73 is less than the \$30 you paid, so within the three counted months this customer does not pay back. Month four might close the gap, but you do not count it until your own data shows how long customers stay.
- d. **No.** The first payment is \$10 against \$30 of ad cost per paying customer. Compared with Letterwick, the monthly commission is higher, but so are churn and ad cost, and the decision is the same: on these numbers, do not test.

Answers: check your understanding

[Back to the questions](#)

1. Commission is income before costs. Profit is approved commission minus ad cost, and pending commission may still be reversed. In this chapter, 100 clicks at \$1.50 cost \$150, which one \$150 sale pays back exactly.
2. How much was spent on ads in the same period? Over how many months? How many customers still pay, and how many cancel each month? What conditions apply to the commission? Without these answers, you cannot tell profit from loss.
3. You earn a share each time the referred customer pays again. Check whether “lifetime” really lasts for life or for a number of years, and

whether it applies to every plan. With Letterwick's numbers, $3 \times (\$29 \times 30\%) = 3 \times \$8.70 = \$26.10$.

4. The content route, or the marketplace route if you already have a following. You pay with time instead of money: writing, filming or posting for weeks or months before visitors arrive, with no certainty about when. The paid route needs a test budget, so it waits until you have spare money you can lose.

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You have read Start Here and Chapter 1. You know what affiliate marketing with paid ads is and what it is not, and you have set a loss cap before spending anything.

The rest of the book turns that cap into a method you can run.

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Chapter	What it helps you do
2. How deals work	Price an offer with break-even math
3. Niche and offers	Shortlist offers before you spend
4. Programs and first test	Join honestly; run a capped test
5. Google Ads basics	Open an account; choose keywords
6. Campaign and page	Launch a capped, compliant campaign
7. Meta Ads basics	Set up the account and structure
8. Pixel and audiences	Measure and refine social ads
9. Tracking	Link each click to a result
10. Capstone	Run one project, start to finish

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Where to get it

Clicks You Can Afford is available on Gumroad:
langoc.gumroad.com/l/clicks-you-can-afford.

The book does not promise income. It teaches you to work out your break-even, cap your test and decide from your own data, within the rules of the ad platforms and the programs.