

Instagram Income Planner

I'd begin with an offer you can deliver to the audience you have. Use this planner to choose that offer, work out the money and prepare your terms before you pitch.

Choose Your First Offer

Who will you help, and what will they receive?

What will you charge, and where can someone buy or book?

Check Your Instagram Eligibility

Your follower count is only part of eligibility. Confirm access in your Professional Dashboard before adding an Instagram payment option to your plan.

Way to Earn	Starting Requirement	What to Check
Gifts	At least 500 followers	Professional account, age 18+, eligible country, payout setup and policy compliance.
Subscriptions	At least 10,000 followers	Professional account, age 18+, eligible country and the setup option in your dashboard.
Badges	The US creator guide lists 10,000 followers	Professional account, age 18+, country access and any invitation requirement.
Bonuses	An invitation	Qualifying activity, dates, rates and limits in the specific offer.

You Can Start With a Direct Offer

You can offer products, services or paid content creation before reaching these Instagram thresholds. Brands and affiliate programs can set their own requirements. An offer still needs a customer; a follower milestone doesn't promise a sale.

Account: _____ Checked on: _____

Plan Your Monthly Income

I'd keep confirmed income separate from work you hope to book. Write amounts in one currency and include the costs you expect to pay.

Income Source	Confirmed	Expected	Fees / Costs
Products and services			
Brand deals			
Affiliate commissions			
Subscriptions			
Gifts and Badges			
UGC work			
Total			

Calculate What You Keep

Money received - fees - refunds - business costs = income before taxes.

For affiliate income, use approved commissions. For subscriptions, allow for cancellations and the fees that apply to your payments. Your estimated balance may need to reach a payout minimum before the money is released.

Worked Example

These are assumed sales and rates to show the calculation:

Sponsored Reels: 2 jobs x \$400 = \$800

Affiliate commissions: assumed approved amount = \$200

Subscriptions: 50 x \$4.99, less an assumed 30% fee = \$174.65

Gifts: 1,000 Stars x \$0.01 = \$10

Total: \$1,184.65 before other costs and taxes

If 1 of the \$400 jobs falls through, the total becomes \$784.65. Use that kind of check before committing expected income to expenses.

Prepare Your Quote

Your price should cover the work and the rights a brand wants. I'd agree on those details before choosing a number.

Item	Your Price	Scope / Conditions
Feed post		
Reel		
Story set		
UGC video		
Paid-ad usage		
Exclusivity		

Include These Terms

Work: formats, number of pieces, deadline and revision limit.

Rights: where the brand can use the content, for how long and whether paid ads are included.

Payment: deposit if agreed, payment deadline and cancellation terms.

Prepare Your Media Kit

Include current audience and performance figures, relevant work samples and a way to contact you. Use past campaign results only when you can support them. Label unpaid samples as portfolio work.

Reply to a Brand Inquiry

Thanks for reaching out. Could you share the campaign goal, the content you need, your timeline and where you want to use the content? I can then send relevant work samples and a quote with the scope and usage terms.

This gives you the information you need to quote the work. You can recommend a package after you understand the brief.

Before You Publish

Make any payment, free-product arrangement or affiliate commission clear to your audience. Use the paid partnership label where required and an understandable disclosure in the content. Check the rules that apply to the audience you reach.