



FREE DOWNLOAD

Instagram Income Planner

The eligibility checklist for Instagram's own tools, what unlocks at each follower count, a worksheet for your monthly income across the 6 routes, a rate card by tier and format, the media kit checklist, and a reply for the first brand that asks.

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|---|--|------------------------------|
| 1 | Eligibility and the unlock ladder | what you can switch on today |
| 2 | Monthly income mix | 6 routes, one worksheet |
| 3 | Rate card, media kit, brand reply | before the first DM |
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By Gaurav Tiwari. Companion to the guide on how to make money on Instagram at gauravtiwari.org. Thresholds are Instagram's published ones; rates are what creators report and move with the market.

STEP 1

What you can switch on today

Tick what is true for your account. Everything in the first block needs no follower count at all; the second block is Instagram's own tools and their thresholds.

No threshold: start today	your routes	Instagram's own tools	thresholds
☐ Something to sell: a product, a service, a template, a preset, an hour		☐ Professional account (creator or business), age 18 or more, eligible country	
☐ A place to sell it: your own site or store, linked from the bio		☐ Payout account added under Monetization in the Professional Dashboard	
☐ Affiliate programs joined for the products you already recommend		☐ 500 followers: Gifts on Reels, 1 cent per Star	
☐ UGC portfolio: 3 to 5 Reels made for a brand, real or spec		☐ 10,000 followers: Subscriptions, preset prices \$0.99 to \$99.99	
☐ Brand deal rates written down (page 3)		☐ 10,000 followers: Badges in Live	
		☐ Clean standing under the monetization policies: original content, no recent violations	

THE UNLOCK LADDER

FOLLOWERS	OPENS	TYPICAL MONEY
Day 1	Own products and services, UGC work, affiliate links in the bio	Whatever you sell
500	Gifts on Reels	A few dollars a month for most
1,000, engaged	Nano brand deals; affiliate product tags in Reels where available	\$25 to \$150 a post, \$50 to \$300 a Reel
10,000	Subscriptions, Badges in Live, micro brand deals	\$150 to \$1,500 a post; subscriptions at your price
100,000	Macro deals, usually packaged with usage rights	\$2,000 to \$10,000 a post

MONTHLY INCOME MIX

ROUTE	LAST MONTH	TARGET THIS QUARTER	THE ONE THING THAT MOVES IT
Own products and services			A clear offer in the bio and in every third post
Brand deals			A media kit and a written rate
Affiliate commissions			Tagging the products you already show
Subscriptions			Sending people to the web link, not the app
Gifts and Badges			Going live on a schedule
UGC work			A portfolio of 5 Reels made for brands
Total			Most creators: two thirds from brands and products

One rule. Nothing on Instagram pays per view. If the total is small and the view count is large, the missing line is the first row, not the last.

STEPS 2 AND 3

Your rate card, your media kit, your reply

Fill the rate card from your tier, then adjust for niche and engagement. Write the numbers down here so the first DM does not set them for you.

RATE CARD

FORMAT	MARKET RANGE FOR YOUR TIER	YOUR RATE	NOTES
Static feed post	Nano \$25-150 · Micro \$150-1,500 · Macro \$2,000-10,000		Finance, B2B and beauty sit at the top of the range
Reel	2 to 3 times your static rate		Most requested format in 2026
Story set (3 frames with link)	A quarter to a half of a static post		Sold best as an add-on
Package: Reel + Stories + usage rights	More than the sum of the parts		Usage rights for ads: add 30% to 100%
UGC video (brand posts it)	From the nano Reel range, per video		Follower count irrelevant; rights and volume set the price
Exclusivity (no competitors for N days)	Add a percentage per month of exclusivity		Never free

The 1-page media kit

brands ask first

- ☐ Who follows you: age range, top 3 countries or cities, gender split, from Insights
- ☐ Reach and engagement rate for the last 30 days, with the date
- ☐ 3 of your best Reels, with views and saves
- ☐ Past partners, if any, and one result you can show
- ☐ Your rates by format, from the card above
- ☐ How to reach you, and how fast you reply

Before every sponsored post

disclosure

- ☐ Paid partnership label on, with the brand tagged
- ☐ Affiliate links disclosed in the caption or on the tag
- ☐ Usage rights, duration and exclusivity written into the agreement
- ☐ Payment terms: half up front for new brands, the rest on posting
- ☐ The post fits the account; if you would not have made it anyway, decline

THE REPLY FOR THE FIRST BRAND THAT ASKS

Thanks for reaching out. I work with a small number of brands whose products fit what my audience already asks me about, and yours does. My media kit is attached with audience details and rates by format. For a first collaboration I usually suggest 1 Reel plus 3 Stories with a link, and I can share usage terms and a timeline once I know your goal for the post. [Your name]

Why it works. It says yes to the right brands, hands over the rates before they name one, and sells the package instead of the single post.