



Sub-Creator Paid

FREE GUIDE · OCTOBER 2026 EDITION

The Small Creator Income Guide

Every way to get paid under 10k followers

5 verified income streams: what each one pays, what it needs, the catch, and your first steps. Facts checked 25 Oct 2026.

subcreatorpaid.com · @subcreatorpaid on Instagram, TikTok and YouTube

You don't need 10,000 followers to get paid.

Most income advice assumes a big audience. This guide covers the streams that pay small creators: some need no followers at all, some need a few hundred. Every number comes from the official page or a named source, with the date we checked it.

How to use it

1. Read the table below and pick **one** stream that fits what you already make.
2. Do its first step this week. One stream done well beats five started.
3. Check the official page before you rely on any number. Programs change their rules.

At a glance

Stream	To start	Pays	First step
UGC (user-generated content)	3 sample videos	\$50–\$400 per video (beginners)	Film 3 samples this week: an unboxing, a review and a how-to.
Amazon Associates	3 sales in 180 days	3%–4.5% on most categories	Make one 'things I actually use' video and add your links.
Digital templates on Etsy	\$0.20 to list	~\$8.60 kept on a \$10 sale (US)	Make one simple template and list it for \$0.20.
YouTube fan funding (expanded YPP)	500 subscribers	500 subscribers to start	Post 3 public uploads this month and track your watch hours.
Spotify Memberships	100 listeners	90% of membership revenue	Publish 3 episodes on Spotify for Creators and aim for 100 listeners.

Pay figures are typical ranges or labelled examples, never promises. Nothing here is financial, legal or tax advice.

UGC (user-generated content)

Brands pay you to make videos they post on their own pages and ads.

FOLLOWERS NEEDED

None. Brands judge your samples, not your follower count.

WHAT IT PAYS

Beginners usually charge \$50-\$400 per video.

How to start

1. Make 3 sample videos with your phone (unboxing, review, how-to).
2. Put them in a simple portfolio or link-in-bio page.
3. Pitch brands directly or apply to briefs on UGC marketplaces.
4. Agree price, usage rights and deadlines in writing, then deliver.

The catch: Brands want to see samples before they say yes, and rates vary a lot by niche and usage rights.

Great for

Beauty, Food, Tech

Tools that help

- **Insense:** Find paid UGC briefs from brands subcreatorpaid.com/go/insense
- **Stan Store:** Sell guides, templates and calls from your bio link subcreatorpaid.com/go/stan
- **Fiverr:** Hire help or sell services subcreatorpaid.com/go/fiverr

Sources

Insense: UGC creator rates (Sep 2026): <https://insense.pro/blog/ugc-creator-rates>

Checked 2026-10-25. Rules and pay change: check the official page before you rely on a number.

Full page: subcreatorpaid.com/streams/ugc/

Amazon Associates

Share a product link and earn a cut when someone buys.

FOLLOWERS NEEDED

None to join.

WHAT IT PAYS

Most categories pay about 3% to 4.5%.
Example: a \$40 item at 4.5% earns about \$1.80.

How to start

1. Apply on the Amazon Associates site with your channel or website.
2. Create links to products you actually use.
3. Share them with clear disclosure ("As an Amazon Associate I earn from qualifying purchases").
4. Make 3 qualifying sales in your first 180 days to keep the account.

The catch: You need 3 qualifying sales in your first 180 days, or the account is closed. Rates differ by category and some were cut in 2026.

Great for

Reviews, Home, Tech

Tools that help

- **Amazon Associates:** Earn a cut of product sales subcreatorpaid.com/go/amazon-associates

Sources

Lasso: Amazon affiliate commission rates (Oct 2026): <https://getlasso.co/amazon-affiliate-commission-rate/>

Makeinfluence: Associates vs Influencer Program: <https://www.makeinfluence.com/en/academy/amazon-associates-vs-amazon-influencer-program-whats-actually-different>

Checked 2026-10-25. Rules and pay change: check the official page before you rely on a number.

Full page: subcreatorpaid.com/streams/amazon-associates/

Digital templates on Etsy

Make a template once and sell it as an instant download again and again.

FOLLOWERS NEEDED

None. Buyers find you through Etsy search.

WHAT IT PAYS

On a \$10 sale you keep about \$8.60 after Etsy's main fees (US).

How to start

1. Pick one narrow template type (planner, rate card, resume).
2. Make it in Canva or Google Slides and export a download file.
3. List it with clear photos and keywords buyers search for.
4. Add one new template a week and improve the ones that sell.

The catch: Etsy charges \$0.20 per listing, a 6.5% transaction fee and payment processing of about 3% + \$0.25 per sale (US). Popular niches are crowded.

Great for

Design, Organisation, Students

Tools that help

- **Etsy:** Sell templates and printables subcreatorpaid.com/go/etsy
- **Stan Store:** Sell guides, templates and calls from your bio link subcreatorpaid.com/go/stan

Sources

Checkout Page: Etsy fees 2026: <https://checkoutpage.com/blog/etsy-fees>

Checked 2026-10-25. Rules and pay change: check the official page before you rely on a number.

Full page: subcreatorpaid.com/streams/etsy-templates/

YouTube fan funding (expanded YPP)

From 500 subscribers, fans can pay you through memberships, Super Thanks, Super Chat and Shopping.

FOLLOWERS NEEDED

500 YouTube subscribers.

WHAT IT PAYS

Fan payments and Shopping commissions; YouTube publishes no fixed rate. Ad revenue unlocks later at 1,000 subscribers + 4,000 watch hours (12 months) or 10M Shorts views (90 days).

How to start

1. Reach 500 subscribers.
2. Post 3 valid public uploads in 90 days.
3. Get 3,000 watch hours in 12 months or 3M Shorts views in 90 days.
4. Turn on 2-Step Verification, link one AdSense account and apply.

The catch: Only in eligible countries; review takes about a month; no ad revenue share at this tier.

Great for

Tutorials, Gaming, Niche hobbies

Tools that help

- **OpusClip:** Turn long videos into Shorts subcreatorpaid.com/go/opusclip **affiliate**

Sources

YouTube Help: expanded YouTube Partner Program: <https://support.google.com/youtube/answer/13429240?hl=en>

Checked 2026-10-25. Rules and pay change: check the official page before you rely on a number.

Full page: subcreatorpaid.com/streams/youtube-fan-funding/

Spotify Memberships

Fans pay a monthly membership you set up on Spotify for bonus podcast content.

FOLLOWERS NEEDED

None. You need 100 listeners and 100 hours listened on Spotify in the last 30 days.

WHAT IT PAYS

Creators keep 90% of revenue; you set the tiers and prices. Example only: 20 members at \$5 = \$100, you keep \$90.

How to start

1. Host the show on Spotify for Creators or Megaphone.
2. Publish 3 episodes.
3. Reach 100 listeners and 100 consumption hours in 30 days.
4. Set up your tiers and the bonus content members get.

The catch: Live in 34 markets only; fans must be Free or Premium users in those markets, and you only get contact details from fans who opt in.

Great for

Interview shows, Hobby podcasts, Study podcasts

Tools that help

- **OpusClip:** Turn long videos into Shorts subcreatorpaid.com/go/opusclip **affiliate**

Sources

Spotify newsroom: Memberships (20 Oct 2026): <https://newsroom.spotify.com/2026-10-20/spotify-memberships-creators/>

Checked 2026-10-25. Rules and pay change: check the official page before you rely on a number.

Full page: subcreatorpaid.com/streams/spotify-memberships/

TOOLS

Tools that help small creators

Free plans first. Links marked **affiliate** are referral links: if you sign up, we may earn a commission at no extra cost to you. It never changes what we recommend.

Tool	Use it for	Free plan	Link
beehiiv affiliate	Start a free newsletter and later a paid one	Yes	subcreatorpaid.com/go/beehiiv
Kit	Collect emails and send your free guide automatically	Yes	subcreatorpaid.com/go/kit
Stan Store	Sell guides, templates and calls from your bio link	No	subcreatorpaid.com/go/stan
Skool affiliate	Run a paid community or course	No	subcreatorpaid.com/go/skool
ElevenLabs affiliate	AI voiceovers and dubbing	Yes	subcreatorpaid.com/go/elevenlabs
OpusClip affiliate	Turn long videos into Shorts	Yes	subcreatorpaid.com/go/opusclip
ShopMy	Earn from product recommendations	Yes	subcreatorpaid.com/go/shopmy
Fourthwall	Print-on-demand merch with no stock	Yes	subcreatorpaid.com/go/fourthwall
Fiverr	Hire help or sell services	Yes	subcreatorpaid.com/go/fiverr
Epidemic Sound	Copyright-safe music for videos	No	subcreatorpaid.com/go/epidemicsound
Amazon Associates	Earn a cut of product sales	Yes	subcreatorpaid.com/go/amazon-associates
Insense	Find paid UGC briefs from brands	Yes	subcreatorpaid.com/go/insense
Etsy	Sell templates and printables	Yes	subcreatorpaid.com/go/etsy

Disclose your own links

When you earn from a link, say so where people will see it (FTC, Disclosures 101 for Social Media Influencers):

- Put the disclosure in the post itself, not only in your bio or behind "more".
- In videos, say it and show it on screen.
- Use clear words like "ad" or "sponsored". Skip "sp", "spon" and "collab".

General information, not legal advice.

A 7-day starter plan

Day	Do this
1	Pick one stream from the table. Open its official page and read the rules yourself.
2	Do the stream's first step (a sample, an application, a first listing or episode).
3	Set up a simple link-in-bio and a free email sign-up, so new followers can stay in touch.
4	Make one short video about what you are trying, and what you learned.
5	Reply to every comment. Note the questions: they are your next videos.
6	Do the second step of your stream (pitch one brand, add three links, list a second item).
7	Write down what worked and what didn't. Keep the one stream for another week before adding a second.

Keep going

We publish one verified income stream every week, with the catch included. Website: **subcreatorpaid.com** · Instagram, TikTok and YouTube: **@subcreatorpaid** · Telegram: **t.me/subcreatorpaid**

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