

AUSSIE ON THE LINE

BEFORE YOU BUY

The Australian Buyer's Guide to
High-Ticket Online Courses

Check the pitch. Count the real cost. Decide without pressure.



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DISCLAIMER & DISCLOSURE

Aussie On The Line, the business behind this book, is an affiliate business. It owns no course or program of its own.

If you buy Digital Success School or Sales Made Simple Method through an Aussie On The Line link, the business is paid a commission. The commission isn't why they're examined in this book. Commission rates can change, so the current rate will be disclosed beside any affiliate link before you click it.

There's no affiliate link in this book.

The vendors run each sale. They own the sales page, the checkout, the price, the delivery of the course and any refund or guarantee terms, so questions about any of those go to them. Australian consumer guarantees can still apply, whatever a seller's own terms say.

I paid for both courses with my own money, at full price and with no discount.

Disclaimer

This book is education. It isn't financial, legal or tax advice. If you need advice on your own money, tax or legal position, get it from a qualified professional who knows your situation.

Nothing in here promises a result. Sales Made Simple Method's own FAQ makes the same point about itself: sales come down to how you put it to work, what you're selling and who you're selling to. That's true of this book too. What you do with it, and whether you buy anything from anyone, is your call and your money.

This book is free, and I hold it to the same standard as anything that's sold. You can get it without giving Aussie On The Line an email address. Any later invitation to receive source updates is optional and separate from the download.

Nothing on this page excuses anything in the book that turns out to be wrong. The ACCC's position is that fine print can't contradict the overall message. So if a chapter gives you the wrong idea, nothing written here cancels it out.

If your own area is financial products

If you talk about financial products online, this bit's for you. Here's one of ASIC's examples. You promote a unique link to your followers, one that can't be accessed anywhere else, and it takes them to a licensed company's trading platform, where the company pays you for each click-through that ends in someone using the platform and the people who came through your link get a benefit when they buy because of it. ASIC's view is that you're actively involved in making the trade happen, and that the link benefits you and "adds value for your followers". ASIC says that's likely to be "dealing by arranging", and dealing by arranging is a financial service. Whether you're arranging depends on how involved you are in making the trade happen. Ask that about your own links.

Digital Success School's about building a digital product business, and Sales Made Simple Method's about buyer psychology and how people decide to buy. Both are business courses. One Digital Success School lesson suggests you go through your wallet and look for referral programs on credit cards and an investing app. Weighing up one of those, or a link like ASIC's example? Don't guess. Get advice first.

Checking someone else's disclosure

Next time someone recommends a program to you, see if they tell you they're paid if you buy. That should be right there in the post or video, before any link, and as plain as "I'm paid a commission if you buy through this link."

In a video, listen for it being said out loud. The ACCC looked into this, and its December 2023 report on its influencer sweep lists ways of disclosing that make it hard for people to notice, including a note in a video's description that isn't also said in the video itself, and a line only in someone's bio rather than in the post. The same report found tags like "sp" or "collab" are "unlikely to offset any misleading impression".

If you can't find a plain disclosure, ask them straight: "Are you paid if I buy through your link?" If they won't give you a plain answer, treat the recommendation as a sales pitch and run the program through the checks in Chapter 2 before you pay. This book examines two courses, and Aussie On The Line is paid if you buy either through its link, so put me through the same checks. Neither course counts as a recommendation unless it passes the book's own checks. The same goes for anything I recommend later.

INTRODUCTION

I worked for the largest telco in Australia, selling its products to consumers, and I hated the role. I come from a service background, and the calls ran on scripts. The scripts were good at getting a person off the phone quickly. They also failed the customer. The systems were great. But no two people are the same, and nobody should be treated the same as the last caller.

I also hate car salesmen, and I had major blockers when it came to sales. I had to become aware of those blockers, and learn that selling can be done without the sleaze. One of them was talking about the real, personal things. Those questions felt intrusive to ask. I came to see they're conversations that are needed. I've been burnt by bad actors at some point, and I reckon we all have. I will not tell an outright lie to make a sale. There's an actual person on the other end of the phone or the desk. We don't know that person or their background.

When you're buying, you're the person on the other end. This book is written from there.

I'd worked for myself for fifteen-odd years before that job, with thirty-odd years of work behind me all up, and when I wanted to sell online I still paid for programs to learn how. One of them, a third one this book doesn't name, I bought to learn the very basics. It was built around selling the program on, which Chapter 2 calls the reselling loop. So I chose not to recommend it. That's my own opinion of it.

I won't name that program. I don't run down other people's businesses by name, in writing or anywhere else.

An affiliate recommends something another business sells and is paid a commission when someone buys through their link. High

ticket is the expensive end: courses, programs, masterminds, webinars and seminars. This book teaches high-ticket affiliate marketing from the buyer's side, because anyone you ever recommend a program to is sitting on that side, and can run this book's checks on the program and on you.

If you're about to pay this week

If you've got a call booked or a checkout page open, you haven't got time to read the whole book first. Do these four things before any money goes, then come back for the rest.

- Don't pay on a call. Open it with the line Chapter 5 gives you: "Before we start, I don't pay for anything on a call. If there's an offer at the end, email it to me with the full price in Australian dollars, the payment options, what's included, the refund terms, and the name of the business I'd be paying. I'll reply by [date]."
- Write down the most you'd pay, in Australian dollars, now, before you hear their number. Chapter 5 says why: whatever number they say first is theirs. Chapter 6 holds you to it. If the real total comes in over your maximum, you don't pay.
- Send the support message from Chapter 2 and wait up to a week for the answer in writing. It asks who helps you when you're stuck, how you reach them, how often, and how long answers take.
- Ask the person recommending it: "Are you paid if I buy?" Chapter 5 has you ask it on the call, straight after your opening line, and the disclosure page before this one shows what a plain answer looks like.

Some of the answers you'll ask for in writing hold up paying until they come back, and a deadline someone else sets doesn't change that. The chapters say which ones, and what to do if one doesn't arrive.

The problem with this book

Aussie On The Line, the business behind this book, is an affiliate business. If you buy Digital Success School or Sales Made Simple Method through its link, it's paid a commission. The disclosure before this page sets that out. What it doesn't do is deal with the awkward part, so I will.

Chapter 2 warns you off programs where the buyers who got their money back did it mainly by selling the same program to the next person. When that's how the money comes back, what you're really paying for is the right to sell it. Both courses examined here can be sold on as an affiliate. Digital Success School's lesson "Avoiding Niche Overload" ends by telling you that selling Digital Success School as an affiliate takes the choice of niche off your hands. A set of lessons you get after you've paid, starting with "New DSS Lifetime Flywheel", gives you a ready-made funnel and email sequence for selling Digital Success School, and says you don't have to use it.

So why would examining these two be any different from using the book to lead you into the loop Chapter 2 warns about?

The difference has to be the order things happen in. I buy with my own money, examine whether a course is any good and who it may suit, and say what the evidence does and doesn't show. You can learn a lot on YouTube for free, but everyone has a different view, you drown in it, and past forty you haven't got years to spend working out which one's right. That's the problem I paid to have solved. Any commission comes after that assessment, not before it.

Here's why I bought these two. I hated sales, and I saw a lack of sales skill, which is why I have Sales Made Simple Method. It teaches sales psychology. I also wanted to move to selling something online, which is why I have Digital Success School. It teaches you how to start a business online, either with your own product or, if you haven't got a niche of your own, by selling Digital Success School itself, the way the lesson above says. Their place in this book isn't an automatic recommendation. I wouldn't recommend a product that teaches you nothing at all, and Chapter 3 names what each course gets wrong or leaves out. Chapter 7 covers the main things Digital Success School leaves out for an Australian who starts selling.

I don't recommend everything I've paid for, either. The third program from the start of this introduction is the one I chose not to recommend. That's a weak test, I'll admit. I won't name it, so all you've got is my word.

It still sits close to the loop in two places. The first is the one

above: both courses can be sold on. If you buy either one and find the help you're getting is more about selling that course than about building your own thing, you're in the loop Chapter 2 describes, whoever recommended it. The second is this book. It's free, and the business behind it is paid if you later buy one of the two courses through its link. Chapter 5 is about funnels. Hold this book up against it.

So run both courses through the Chapter 2 checks the same as you'd run anything else. If the people who bought them tell you their money came back from selling them on, believe them over me.

Who I'd tell not to buy them, who may find them useful, and what decision the evidence supports are in Chapter 3, in the section on the score and the decision.

For Digital Success School, this introduction gives you why I have it and what it teaches. My view of it comes in pieces later on: Chapter 1 says I don't think it's get-rich-quick, Chapter 4 has a place where I partly disagree with it, on putting on a face for the camera, and Chapter 7 has what I took from it for when you start selling.

The card in Chapter 3 says "wait". It becomes "no" if either of these is true:

- Your own answer to its self-test is no.
- A week after you asked, no written answer has raised one of the zeros it tells you to ask about.

The card can tell you how the offer stands up, but it can't tell you whether the teaching's any good.

For Sales Made Simple Method, I've said why I have it and what it teaches, and Chapter 3 leaves its card to you. I haven't shown whether it's any good, so this book treats it as a case study, not a recommendation. By my own test, neither course is a "buy" on the evidence currently in this book.

Where the three questions come from

The three questions this book leans on come from Sales Made Simple Method, a course on sales psychology. It teaches them to people who sell.

Its lesson "The Am I Safe Filter Every Buyer Uses" says that before anyone buys, their brain runs three questions in a split second, before logic gets a look in:

- Can I trust this person?
- Will this work for me?
- Will I regret this later?

The lesson then tells the seller to think back to the first digital marketing course they ever bought, remember every question they had, and answer those questions for their own buyers. It says trust rests on how safe people feel when they come across you, and that it isn't about testimonials or credentials. It tells sellers to check every post for whether it makes their audience feel safer.

Read that from your side of the table. A seller who's learnt it is working on how safe you feel. I paid to learn the same thing, so I'm not pointing the finger. It does mean the feeling of safety is the one thing you can't take as an answer. So turn the questions round and answer each one about the seller, with something you can point to:

- Can I trust this person? What have they told you that you could check, and did you check it?
- Will this work for me? Has anyone in your position, with your time and your money, said so somewhere the seller doesn't control?

- Will I regret this later? What happens to your money if it doesn't work out, and have you got that in writing before you pay?

The other course, Digital Success School, showed me how a seller sees the price. Its lesson "High Ticket Products" is written to people creating a high-ticket product, and it tells beginners to stay away from making one at first. Chapter 1 argues the same caution applies to buying one, and takes the rest of the lesson from there.

The three questions, on this book

Put the questions to this book as well. Whether you can trust me is yours to decide from what follows, and the part above about the problem with this book is the fairest place to start. Know this when you decide: paying good money for a course doesn't mean I agree with everything it teaches. That comes down to business ethics, and I don't care what anyone thinks of me for saying so. Where I bring up a lesson, I name it and say what it taught, so you can judge it yourself. Whether any of this will work for you, I can't say. I don't know your situation, and I'd be guessing.

Regret is the one I can do something about now, by telling you what the book answers before you've given it much of your time. These are the questions, in the order the chapters take them:

- Chapter 1: What am I actually paying for when a program costs this much, and am I ready for one yet?
- Chapter 2: How do I check a program before I pay? And once it's gone bad, how do I go about getting my money back?
- Chapter 3: How do I choose between two programs, and how much should a recommendation count when the person

making it gets paid?

- Chapter 4: Is that "honest review" really an affiliate page? Are the testimonials real, and what's the guarantee worth?
- Chapter 5: What's the free strategy call really for, what do I say, word for word, when they ask for my card on the call, what's the next offer up waiting behind this one, and when does my own yes on a call not mean yes?
- Chapter 6: What will it really cost once the exchange rate, fees, GST and instalments are counted? How many hours a week will it take, what tools will I have to pay for on top, and what's the rule that tells me when not to pay?
- Chapter 7: What can wait until later, and what changes when I'm the one selling?

The last chapter puts it all on one worksheet, gives you a page to go through with the person you share money with, and lists where to get help with your own case. There are no figures anywhere in the book about what anyone makes.

Before you turn the page, write the three questions down somewhere you'll see them while you read. Each chapter ends on one thing for you to do, and the worksheet in Chapter 8 sorts every chapter's checks under the three questions. Keep putting them to this book as you go, too. If it fails one, stop reading, and put the next sales page you land on through them instead.

BEFORE YOU BUY

The Before You Buy Method

A clear, step-by-step way to check the pitch, count the real cost, and decide without pressure.



Figure 1 — The Before You Buy decision system.

CHAPTER 1

WHAT HIGH TICKET MEANS

Separate the price from what you are actually buying.



Say you're at the bottom of a sales page for an expensive program. The promise is big, the bonuses are stacked down the page, and you already feel sure about it, before you've seen a single lesson. That feeling may not have started with you. Some sellers are taught to add it to the offer. I know, because I paid for one of the lessons that teaches it.

It's in Digital Success School, in a lesson called "High Ticket Products", written for the people who make and sell them. Partway through, the teacher lists what to put into a high-ticket offer, and certainty is on that list, right next to the bonuses and the big promise. Sales Made Simple Method, the other course in this book, comes at certainty differently. Its lesson "Why Sales" defines sales as communication with a purpose and a transfer of certainty and energy, and says it isn't manipulation: the point is to lead someone to a decision that's right for them. Both of those are the seller's side of the table. From the buyer's side, certainty on a sales page is a claim, and the question is whether anything you can see backs it up.

What counts as high ticket

The introduction gave you the short answer: the expensive end of the market.

"High Ticket Products" drew the line like this. Anyone can make and sell a cheap product. A high-ticket product has to be built around a big change for the person buying it, and the lesson ran straight from one to the other: it can charge big money because it promises a big change. It started the range at five hundred, which it said was really medium ticket, and ran it up into the thousands, without saying which country's dollars. The teacher also said they'd seen some outrageous prices.

Look at the order the lesson put those in. The promise comes first, and the big price follows from it. From the buyer's side, that

makes the promise the thing that justifies the price, so the bigger the price, the more the promise has to carry. It was written before anybody knew who'd be reading it, you included.

The price does a second job as well. The lesson said high ticket is built for committed buyers, and built to make the seller the authority figure. A big price tells you the seller is serious before you've seen anything they know, and it asks you to be committed before you've seen inside. It's part of the pitch as well as the cost.

What you're paying for

Read from the buyer's chair, that lesson is a plain account of what gets put in front of you when the price is big, and there are four parts to it. For each one, here's what the seller was told to do and what it does to you.

Start with the promise. A big price needs a big promise. One of the lesson's examples of why people pay big money was a program sold on speed and certainty, where the pitch was that you wouldn't leave it until you were making money from it. What that does to you is simple enough. You're paying up front for something about your own future, to someone who's never met you. Chapter 4 covers how to read a promise like that, and what a guarantee does and doesn't cover.

I hate get-rich-quick bullshit, and I don't think Digital Success School is that. Its own mindset lesson, "Delayed Gratification", goes after chasing fast money in the first month, and says it steals from the long game. Speed is still worth a second look on any page that sells it, whoever is selling. Check what it's promising to do quickly, and whether anyone can show you it happened.

Then there's the feeling. The lesson said people pay that kind of

money when they're given certainty and clarity about the change, later said that what buyers want from a big-ticket offer is speed and certainty, and told sellers to add the certainty in. So on a high-ticket page, certainty is part of what the offer is built to carry, and along with speed, it's what the price rests on. Those two are the claims to check hardest. If you feel sure while you're still reading, notice it, because nothing has been tested on you yet and the feeling may have come from the page. Ask what backs it up: something you can see, like a named person, a date or what's actually inside, or only the way the page reads.

Close the page, and before you open it again, write down what you actually know about the program. If that list is a lot shorter than how sure you felt, the rest came from the page.

The extras come next. The lesson told sellers to bundle as much as they could into the offer, things like support and other products, to add perceived value. **Perceived** is the word to hang on to. A stack of bonuses changes how much the offer feels worth. Whether it's worth more to you depends on whether you'd ever open them. Look at what's in the stack, too. In the lesson's example of a bundle, the extras included cheaper products the buyer can resell. That's a different thing from the loop Chapter 2 checks for, where buyers make their money back by selling the same program on, but given that check, it's worth noticing when the extras are there for you to sell rather than to use. Cover the bonuses up and ask yourself whether you'd pay the price for what's left.

Last is the part you can check. The lesson said people who pay a big price expect premium delivery and premium support. Support is the only one of the four parts that's about what happens after you pay, which makes it the one you can hold a seller to.

It helps to know what support means on day 1 and what it means on day 30. On day 1, support is a list: a login, a library of lessons,

maybe a chatbot, a group, a call you can book. A call on a list tells you a call exists. It doesn't tell you what happens on it, or whether it's still on offer by the time you join.

On day 30, support is whether a person answers when you're stuck on your own problem. A sales page can only show you day 1, and day 30 is what the premium is supposed to pay for. So before you pay, ask what the support is and who gives it. When the answer comes, weigh what the seller has actually told you about who helps you on day 30 against how much of the page is promise and feeling, because you pay before you find out whether either of those holds up. Chapter 2 has the checks to make before and after you pay.

The price on the page isn't the whole price either. Some of the programs I paid for were priced in US dollars, so what they cost in Australian dollars depended on the exchange rate. Chapter 6 goes through the rest of what can get added: foreign transaction fees, GST, and paying by instalments in somebody else's currency. Some high-ticket offers also send you to an application or a phone call before you can pay. Chapter 5 walks through that call, and the next offer up after this one, from the receiving end.

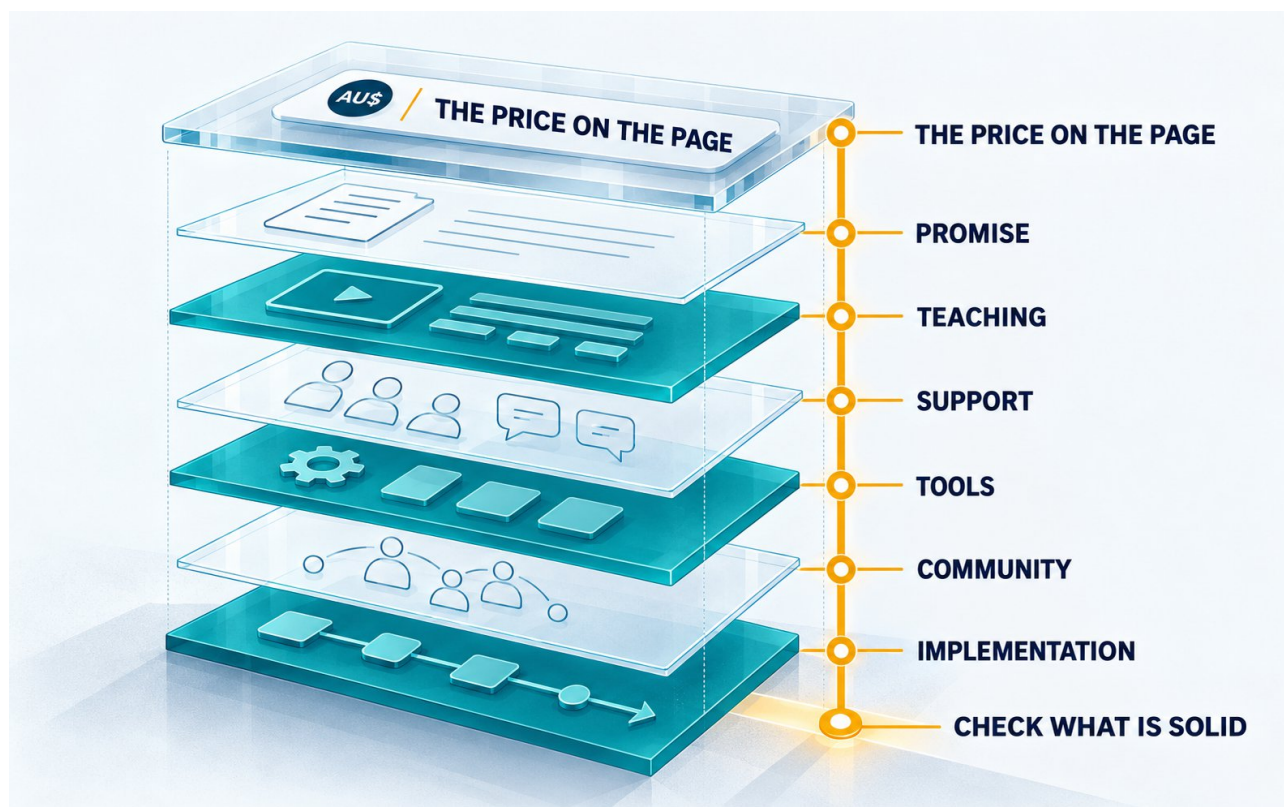


Figure 2 — A large price only makes sense when the layers underneath it hold up.

Ready for this yet?

The same lesson had a caution for beginners, and here it is in my words. If you're new, it said, hold off on high-ticket offers until you've found your feet and know your subject properly. After that, it said, don't be afraid to go after them.

It was talking to people making their own high-ticket product. The reason carries over to paying for one and to recommending one, because in all three cases you need to know the subject well enough to tell a good offer from a good sales page.

For this check, knowing your subject properly means you can read a sales page in that subject and pick out the promises no course could keep. Years of work in something else don't count towards it, and the introduction told a story of what that looks like.

Run this on yourself, against the program you've got your eye on. Nobody's marking it, so be straight with yourself. You can be

too hard on yourself here or too easy, so go through it with someone who knows you, and if you share money with someone, Chapter 8 has a page for talking the decision over with them.

- Without looking at the sales page, I can say what the program teaches and who it's for.
- I know the subject well enough to tell which promises on the sales page no course could keep.
- With the bonuses covered up, I'd still pay the price for what's left.
- I know what will come out of my account in Australian dollars, exchange rate included, not only the number on the page.
- I could lose every cent of that and still pay my bills.
- I've read the refund terms, and I know who I'd be asking, in writing.
- I'm not deciding against a deadline someone else set.
- If I'm going to recommend it, I've bought it and been through it myself.
- I could tell anyone I recommend it to, straight out, that I'm paid if they buy.

If you couldn't tick the first two, that's the Digital Success School caution landing on you, and it's the one to take seriously. Lines three to six are the money lines: whether you'd pay with the bonuses covered up, what comes out in Australian dollars, whether you could lose it, and what the refund terms say. They tell you whether you can afford to be wrong, and the bonus line

also tells you whether the extras are doing the selling. Line seven tells you whether you've been given the time to find out what you're buying. If you're here to become a high-ticket affiliate, all nine are yours: the first seven as a buyer, because line eight means you buy a program before you recommend it, and the last two as the one recommending. The first seven are also the checks the people you recommend to can run for themselves.

Ticking every box doesn't mean a program will work for you. It means you've done the checking a list can do, and the chapters after this go further.

Run the self-check today, on the program you've been looking at or on the next one that turns up in your feed. Write the boxes you couldn't tick under the three questions you wrote down after the introduction, and take that list into Chapter 2.



CHAPTER 2

THE CHECKS BEFORE AND AFTER YOU PAY

The decision does not end at checkout.



The sales page is open in one tab and the checkout's open in the other, with your card on the desk beside the keyboard. You've scrolled the sales page top to bottom twice, past what's inside and a row of smiling people saying it worked for them. Every word of it was put there by the person you're about to pay. Nobody who paid and then wanted out gets a line on it, and that was never its job.

I've been on that side of a checkout more than once. One of those times was for a third program, which I won't name, and further down I run this chapter's list on it.

Below are the checks before you pay, a stop rule, the checks after, and what to do when it's gone bad. Get out the list you wrote at the end of Chapter 1, the boxes you couldn't tick filed under the three questions. You'll be adding to it.

Before you pay

Start with complaints, which you can check from your lounge. One complaint could be anyone having a bad week. The same complaint from different people, about the same thing, over and over, is a pattern, and a pattern is about the program rather than the person. Search the program's name with words like "complaint" and "refund", and read past the first page. Leave the glowing reviews till later, because a review can come from someone who's paid a commission if you buy. Chapter 4 covers how to tell when a review page is really an affiliate page.

Then look at how buyers actually make their money back. The sales page tells you what the seller says, and a seller can say reselling is optional whatever its buyers end up doing. So go past it, to what people who've already bought say they did, in the same complaints, threads and comments you found a minute ago. If the ones who say they got their money back mainly did it by selling the same program to the next bloke, what you're really

paying for is the right to sell it. Call that the reselling loop.

Both courses in this book can be sold on as an affiliate too. That's the arrangement the disclosure at the front of this book is about, and the introduction deals with it head on. A program offering reselling doesn't settle anything on its own, which is why this check goes by what buyers report.

Next, the hard questions. If the program has a group, a comments section or anywhere buyers talk in public, scroll back through it and look for the awkward ones, about refunds or about support that never turned up. Are they still there, and did anyone answer them? If a question were ever taken down, you'd have no way of seeing it, so a page with nothing on it but thank-yous is worth noticing too. If you can't see anywhere buyers talk, ask the seller in writing where it is. How they answer that is part of the check. If they name a place, check it the same way. If they say in writing there's nowhere public, keep that answer and tick the box. Like an empty search on a new program, it tells you nothing either way, so put more weight on the support answer and the refund terms. If there's no straight answer a week after you asked, the box is a no.

Then ask about support. Chapter 1 said it's the part of a high-ticket offer you can check, so ask the seller straight out, in writing, what the support is and who gives it. A person, a group, calls, a help desk: whatever it is, you want it named, along with how often. While you're writing, tell them what you need the program to do for you. Write their answer down, because you'll hold them to it after you've paid.

The message can be as short as this, with your own details in the brackets:

"Hi [**name**], before I buy [**program**], I've got a question about support. After I've paid, who helps me when I'm stuck on my

own problem: a named person, a team, or other members? How do I reach them, how often, and how long do answers take? I'm buying it to [**what you need it to do**]. Could you reply by email so I've got it in writing?"

A vague answer sounds like "it's all in the group", with no who and no how often. Ask once more for the who and the how often. If the second answer's still vague, that box stays empty.

Last, the refund terms. Find them before the checkout, not after. Save a copy with the date on it, and write down the last day of any refund window, counted the way the terms say. If there's a "no refunds" line in there, read the section further down on when it's gone bad before you believe it.

The list goes on one page. Run it on one program at a time.

- You've searched for complaints about the program and read past the first page.
- You found enough buyer reports to judge, and they aren't the same complaint over and over. If you found none, you've done the new-program checks instead.
- You've read what buyers say they actually did to get their money back, and selling the same program to the next person isn't the main thing they describe.
- You've found where buyers ask questions in public, and the hard questions are still up, with answers. If there's nowhere public, the seller's said so in writing.
- You've asked the seller in writing what the support is and who gives it, told them what you need the program for, and kept their answer.

- You've saved a dated copy of the refund terms and written down the last day of any refund window.
- You've written your stop rule and put its date in your calendar.
- Every box from your Chapter 1 list has an answer written next to it.

An empty box means you don't pay yet. For each box, write down where you looked and what you found, and add every box you couldn't tick to your Chapter 1 list.



Figure 3 — Payment is a checkpoint, not the end of the checking.

The list, on the third program

This is the list run on the third program, box by box, using only what's on record. Nearly every box stays blank.

Complaints. I didn't search, so I can't tell you what a search

would have turned up back then. I'm not going to claim a pattern I never went looking for.

The money-back box is the one where the program's own page gives you something to go on. When that page was checked for this business in August 2026, its community had tens of thousands of members, every one of them licensed to promote it. When everyone in the room is allowed to sell the thing, ask who the next buyer is. That doesn't fill the box on its own, because the box goes by what buyers say they did. It does tell you where to look first, because if buyers get their money back by selling it on, every one of those members is after the same next person.

I bought it to learn the very basics. It was built around selling the program on. That's one buyer's report, and one report isn't a pattern, so on its own it doesn't fill the box either. Hard questions, support, refund terms and a stop rule: those boxes stay blank.

In August 2026, when I decided I wasn't going to recommend it, my reasons were short. I didn't like the people running it, and the community was enormous. It was a personal opinion, and the loop was part of it too.

The program's own page said where to look, and what I found inside was the loop. You can read a page like that before you pay. What you'd only see from inside is what the last of the after-you-pay checks further down is for.

If the program's new

A program that launched last month can have no complaints simply because it hasn't had time to collect any. That passes the complaints box without telling you anything.

So check what a new program can show you instead. Search the

seller's name as well as the program's, because a seller who's sold something before has buyers who can tell you how it went. Look at how long the seller's been selling anything at all, from the dates on their own posts. Put more weight on the support answer and the refund terms, because with no history those two are the main things you've got in writing. And set your stop date closer, because you're the one finding out how it goes.

If the seller's never sold anything and the terms give you nothing, you're paying to be the history. Some people are happy to be first. Decide whether you're one of them before the card comes out.

Set your stop rule before you pay

Once you've paid, every week you've put in can make it harder to walk away, because walking away feels like admitting the money's gone. It's gone either way. At that point the only question worth asking is whether more of your time and money should follow it. That's hard to answer straight once you're in, so answer it before you pay, while you've still got nothing riding on it.

Write down two things today, even if you're not buying yet, and put them in your calendar:

- a date, and what has to be true by then. For example, a person has answered you on your own problem, in the way the seller said support would work. That's Chapter 1's day 30 test. Pick something you can see, not something you'd have to feel.
- the last day of the refund window, if there is one. Put your stop date before it, so you've still got time to act.

When the date comes and the thing isn't true, you stop putting in

time, you don't buy anything else from them, and you start the steps in the section on when it's gone bad that same week. Don't move the date. Moving it is how one month can turn into six.

If you share money with someone, show them the note before you pay and ask them to hold you to it. It's easier to keep a rule someone else has read.

After you pay

In this business's research in July 2026, one of the complaints behind refunds and chargebacks was that buyers couldn't reach support once they'd paid.

In the first week, re-read the refund terms you saved and check the window date in your calendar is right. Then compare what you've been given with the support answer you wrote down. Early is when you still remember what was promised, and when there's time left in any window.

Then run three checks.

Start with whether anyone's turned up recently. Look at the dates on the posts from the people running it. If the last time they showed up was two years ago, that tells you what the support you were told about has turned into.

Next, whether they answer people or just post at them. A feed of announcements with unanswered questions sitting underneath is posting at people.

The last one tells you the most: is the help about your thing, or about selling their thing? Ask about your own business and watch where the answer goes. If it keeps coming back round to selling their program, the help is for them.

- Someone running the program has turned up recently, and you can see the date.
- When buyers ask questions, somebody answers them instead of just posting at them.
- When you ask for help with your own business, the answer stays on your business.

If a box stays empty, screenshot what you found with the date showing, before it changes or goes missing. A dated screenshot is a receipt, and what you remember isn't.

When it's gone bad

This is the order to go in if you've paid and want out. It's general information, and it isn't legal advice. Where a step needs a judgement about your own case, it says so. If it looks like a scam rather than a poor course, go to "If it looks like a scam" further down.

Start with the terms. Look at the refund terms you saved and the window date. If you're inside a refund window the seller offers, use it first, in writing, and keep a copy.

Then complain to the business, in writing. The ACCC's advice is to complain to the business first, explain the problem, and say the outcome you want. Something like this covers it:

"Hi **[name]**, on **[date]** I paid for **[program]**. The problem is **[what's wrong, with dates]**. Before I paid, you told me **[the support answer you saved]**. I'd like **[a refund, a part refund, or the support you described]**. I've attached **[your screenshots, their earlier answer and the receipt]**. Please reply by **[a date you choose]**."

Keep copies of everything you send and everything that comes back.

Know what the consumer guarantees say. They cover services as well as products. This is how the ACCC puts it:

- A business can't take those rights away by saying refunds aren't available at all, or not after a certain number of days. Misleading you about your rights that way is against the law.
- A service has a major problem if it has one serious problem, or several smaller ones that would have stopped someone buying it if they'd known beforehand.
- It's also a major problem if the service can't be used for its normal purpose, or for a specific purpose you told the seller about, and it can't easily be fixed in a reasonable time.
- The same goes if it doesn't achieve a specific result you told the seller about, and it can't easily be fixed in a reasonable time.
- With a major problem, you can choose to cancel and get a refund, or keep the contract and pay a lower price that takes the problem into account. The refund may not be the full amount, because you have to pay a reasonable amount for any work done so far and as expected.
- With a minor problem, the business has to fix it for free. It doesn't have to refund you. If it can't or won't fix the problem in a reasonable time, or at all, you're entitled to have it fixed somewhere else with the business paying you back the reasonable cost, or to get a refund or replacement instead, or to cancel the service contract and be compensated for the drop in value the problem caused.

- None of this covers simply changing your mind. You're not entitled to a repair, replacement or refund if you got what you asked for and then changed your mind, found it cheaper somewhere else, or decided you didn't like it or had no use for it. If the business has its own change-of-mind policy, though, it has to follow it.

The bit about what you told the seller is one more reason to put what you need in writing before you pay. Whether your problem is major or minor is a judgement, so get advice on that.

If a seller answers your complaint with "you didn't do the work", nothing here settles whether that holds up for a course. Take it to the same advice. What you can do is keep the evidence of what you did do: the lessons you went through, the questions you asked, and the answers you did or didn't get, all with dates on them.

If the seller's overseas, the ACCC says it can be hard in practice to get a refund from an overseas business, and that the help Australian agencies can give is limited. Its section on overseas businesses is about products, and it says an overseas business selling products directly to consumers in Australia has to follow the Australian Consumer Law, consumer guarantees included. The same page says you aren't covered by the Australian Consumer Law if the business doesn't officially offer its products and services in Australia, and that you can ask the consumer protection agency where the seller's based whether it can help. Whether any of that reaches an overseas course is a question to put to your own state or territory agency.

If you paid by credit card and the business won't fix it, you can ask your bank about a **chargeback**. AFCA's factsheet says the basis for one is that you paid for goods or services you didn't receive. A course that was delivered but turned out poor may not fit that, so don't pin everything on it. AFCA also says your bank

may ask how you tried to sort it out with the seller first, which is what your written complaint is for.

Don't sit on it. AFCA's factsheet says the card schemes set time limits, the limits vary, and they can start from the day you paid, the day you expected the service, or the day you first knew you weren't getting it. Give your bank the terms, your emails with the seller, and the details of the payment. A chargeback isn't automatic. The seller's bank can push back, and there's no chargeback right for changing your mind. It can take up to eight weeks after you raise it for a final decision.

If you're unhappy with how your bank handled it, you can complain to AFCA, the Australian Financial Complaints Authority. AFCA says it looks at whether your bank made reasonable efforts with your chargeback, and it can't review the card scheme's decision. It also says that not getting a refund doesn't by itself mean your bank made an error or broke its obligations.

If money's still coming out of your account by direct debit, Moneysmart says you usually need to contact your bank and the seller. Tell the bank when you want the payments to stop and ask for a letter confirming it. Once the bank has your request, it has to stop the payments and pass your cancellation on to the seller's bank. Moneysmart says writing to the seller as well is a good idea, though you don't have to, and to keep copies.

If paying by direct debit is a condition of your agreement, Moneysmart suggests considering legal advice before you cancel, and says that if you still owe money for a service, you'll need to negotiate another way to pay. For recurring payments on a credit card, Moneysmart says to contact the seller first, then your bank. If you're paying through a card plan or buy now pay later, Chapter 6 covers the cost side.

If you're still stuck, your state or territory has a consumer

protection agency, the fair trading or consumer affairs office. And the ACCC says it has next steps to help if a business won't respond to your complaint or fix the problem.

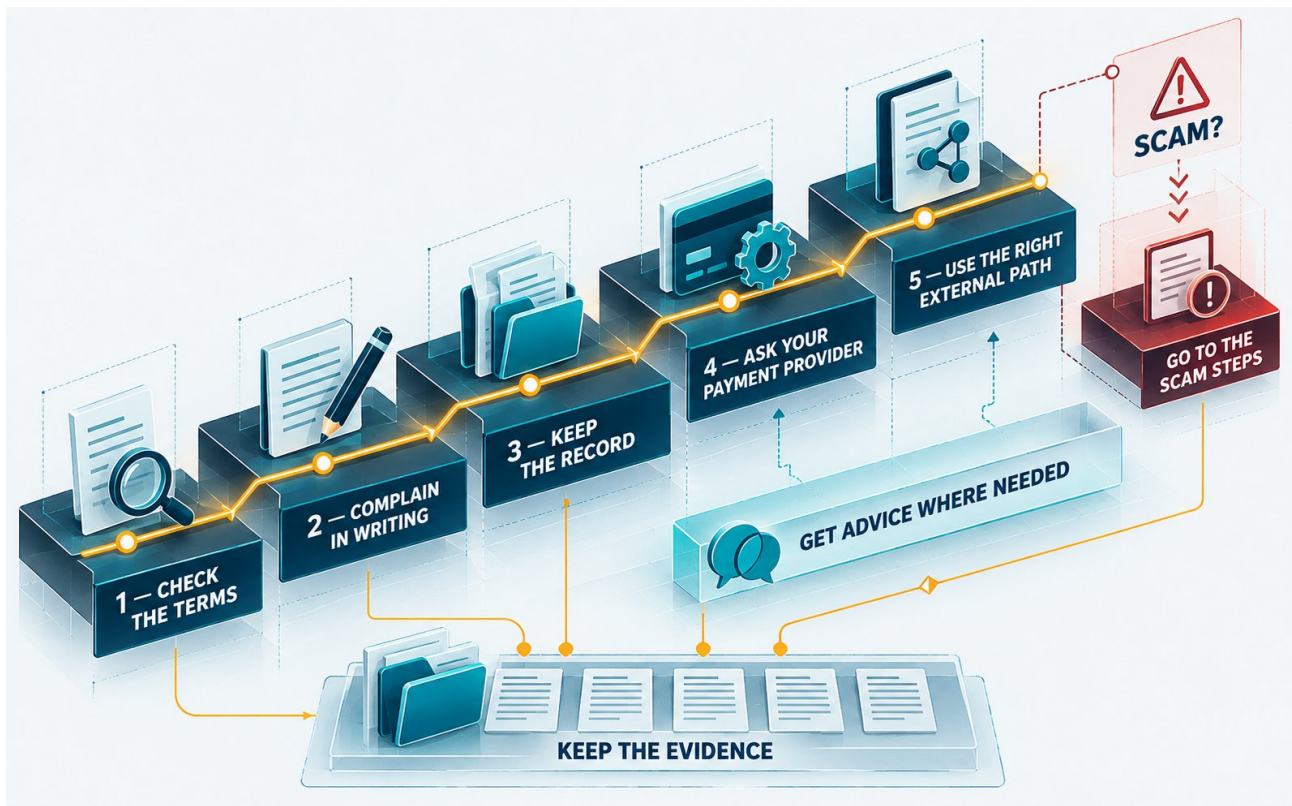


Figure 4 — Escalate in order, and keep the written record at every step.

If it looks like a scam

Everything in the section above assumes you got a course and it turned out poor. If the seller's vanished, or there was never a course behind the payment, that's this book's reading of a scam, and the first move is different. This part's general information too, not legal advice.

Contact your bank first. Scamwatch and the Australian Banking Association say to do it straight away and ask the bank or card provider to stop any transactions. Cyber.gov.au says the bank may be able to stop a transaction, and to ring the bank on its official number, not one from the scammer. Scamwatch also says that if you're not sure whether you're being scammed, stop sending money.

After the bank, the order below is this book's suggestion, not an official list:

- Stop replying. Cyber.gov.au says to stop all communication with the scammer.
- Get help with your accounts. Scamwatch describes IDCARE as Australia and New Zealand's national identity and cyber support service that can help you make a plan, for free, to limit the damage. Cyber.gov.au says to change your passwords.
- Report it. Scamwatch says reporting a scam to it, at scamwatch.gov.au, helps it try to stop the scam or warn others, and that you can make an official report to the police online at cyber.gov.au, through ReportCyber. Cyber.gov.au says to report the scam account to the social media or other platform they used to reach you.
- If you're not happy with how your bank responded, Scamwatch says you can complain to AFCA.

Scamwatch also warns that if you've lost money to a scam, you should look out for new scams, especially someone offering to help you get your money back.

If you only do one

Do the search for what buyers say happened to them after they paid, and read past the first page. It covers the complaints box and the money-back box at once.

The reason is who controls it. The seller writes the sales page, runs the group, answers your support question and writes the refund terms. What buyers say about it somewhere else is the one thing on this list the seller doesn't write. If the program's

new and that search comes back empty, the one to do is the support question in writing, because it's the one you can hold them to later.

Do it today, on whichever program you're closest to paying for, and write down what you find next to the complaints box and the money-back box.



CHAPTER 3

CHOOSING A PROGRAM FROM THE BUYER'S SIDE

Score the evidence—not the excitement.



Say you've got two programs open in two tabs. Both promise the same kind of change, and you're only going to pay for one. This chapter gives you a card to score them on from the buyer's side, with commission last and kept out of the total. If you might promote a program later, the card still starts with you as the buyer, because both courses in this book hand you an affiliate link once you've paid. Sales Made Simple Method's FAQ says reselling is optional, and Digital Success School says its ready-made selling funnel is optional.

Good to sell, good to buy

A program is good to sell when it's easy to get a stranger to pay for it. What makes that easy is commission, the share of the price paid to whoever sends the buyer, and a kit that does the selling for you. The introduction describes the kit Digital Success School hands its buyers for selling it on.

A program is good to buy when the person who pays gets what was listed, finished, from someone who's still there, and the teaching is about the buyer's own business.

Those two pull against each other in one place. The more a program's built to be sold, the more of what a buyer gets can be aimed at turning them into the next seller, which is what the last of Chapter 2's after-you-pay checks watches for.

It matters even if you'll never promote anything. Some of what turns up in your feed is there because it pays the person posting it, so the programs that are easiest to sell can be the ones you hear about most. Your feed isn't sorted by what's good to buy.

If you're the one recommending

This part is for you if you might recommend a program one day, and for weighing up someone else's paid recommendation.

The test is one question: would the person you send be glad they bought it if they never sold a single copy? If the answer needs them to sell it on, you're in the reselling loop from Chapter 2, whatever you call it. I'd put that question to anyone recommending a program, me included.

Nobody can see the answer in someone's head, so a paid recommendation counts for what the person shows you that you can check: that they said up front they're paid, that they bought it and went through it before they said a word, and that they'll tell you in public where it scores badly. The first two are the last two lines of the Chapter 1 self-check. On its own, the recommendation counts for nothing.

Check what a free group offers you to promote. When Digital Success School's free group, Digital Success Starter, was looked at for this business on 16 August 2026, it was recorded as offering "affiliate opportunities you can promote today". The record doesn't say what those opportunities are. The teacher's own caption, captured on 20 August 2026, describes the group as where he shows beginners how to build it all for free. If a free group offers you something to promote before you've paid for anything, find out what it is before you join in.

Before this book, I hadn't promoted either course, so there's no track record of mine to check any of this against. What you can check is the scoring further down.

Why commission goes last

The book this one was rebuilt from had a scorecard for choosing a program. There was no scale on it to score anything against, and commission was the first line.

That's a seller's scorecard. It starts with what a program pays the person recommending it, which is the one thing on the list the

buyer never gets.

Commission tells you how much the seller will spend to get a sale. It tells you nothing about what the buyer gets for the rest of their money.

It's also the one line that bends the others. Once you know a program pays well, you want it to pass, and every other line starts getting the benefit of the doubt. So score the buyer's lines first, write them down in pen, and only then look at what it pays.

If you do promote it later, the people you send only ever get the buyer's side. Every other line is what they'll live with, and commission is the only one that's about you.

I don't refer a program I haven't bought at full price. That's the rule Aussie On The Line runs on. It puts commission last in time as well as on the card, because the buyer comes first, before the question of what it pays even comes up.

The scorecard

Each check is marked quick, which means minutes on the program's own pages, or slow, which means it waits on a search or a reply. Send the messages further down first, because replies can take days, then do the quick checks while you wait. If a quick check knocks the program out, you drop it and never have to chase the reply or run the search.

Knockouts first. Tick any that's true. One tick and you stop, whatever the program would have scored.

- Quick: you can't find out who you'd be paying. No person or business is named anywhere before the checkout.
- Quick if they're on the page, slow if they're not: you can't

read the terms before you pay. Terms you can't find leave this untested until the third message below has had its week, and it's ticked if the seller still hasn't sent them by then.

- Quick: the reason it gives you to buy is a figure for what somebody made. Chapter 4 is on reading those.
- Slow: your Chapter 2 search turned up any of the three warning signs: the same complaint over and over, money made back mainly by selling the program on, or hard questions going missing.
- Quick: if you promoted it, you'd be paid for signing up other promoters as well as for customers buying the course.
- Slow: you asked in writing what the support is and who gives it, and didn't get a straight answer within a week of first asking, even if you asked again.

A knockout you haven't tested yet isn't a pass. It stops you paying the same way an empty box does in Chapter 2: you don't pay yet. Test it, then carry on.

Some of the slow checks need the seller's answer in writing, and these three messages get it. The first asks about support: the answer settles the support knockout above and tells you what to score for support further down. The second asks whether everything listed is out yet, and a yes in writing is the only way to top marks on whether the course is all there. The third asks where the refund terms are, for when you can't find them yourself. Send the first as Chapter 2 words it, copy the other two and fill in the brackets, and keep the replies. Give each one a week: no written answer a week after you sent it counts as no answer.

- Chapter 2's support message.

- "Is everything listed on the [**program name**] page released now? If anything isn't, which parts, and when are they due?"
- "Where can I read your refund terms before I pay, and who do I contact if there's a problem after I've paid?"

Two lines wait on those replies. With no written answer in that week, line two, whether it's all there, can't go above 1, and line five, support, scores 0 whatever the page shows.

If nothing's ticked, score the six buyer lines, each 0, 1 or 2, by whichever of the short descriptions under it fits. Those descriptions are the card's anchors. A line is scored only on what you can see or get in writing, so a promise made on a phone call scores 0 until it's written down. If you looked and couldn't find something, that's a 0, except the terms, which wait on the third message. If you haven't looked yet, leave the line blank, and a blank isn't a pass.

Line one, quick: what you're buying, in writing. Look at the sales page and copy down the list of what's included. If what you've written down is mostly adjectives, you've got your answer. If you ask the seller what each part teaches, score their written answer against these the same way you'd score the page. If line one scores 0, send that question the same day.

- 0: The page sells a result and a feeling, and there's no list of what's taught.
- 1: The page names the topics at course level, or lists what's included, like calls, bonuses and membership levels, but says nothing about what each part teaches.
- 2: There's a list of the modules or lessons and what each one covers, and anything not out yet is marked.

Line two, quick for 0 or 1, slow for 2: whether it's all there. Look for "**coming soon**", phases and release dates on the listing, and send the second message above.

- 0: At least one placeholder you can see isn't marked as one, or big parts are marked coming soon with no date.
- 1: Every placeholder you can see is marked as one, or the seller names in writing every part that isn't out yet and when each is due.
- 2: The seller tells you in writing that everything listed is released.

Line three, quick: a sample of the teaching. Look at the free lessons, free videos and anything else the person who teaches the course gives away. Free material from someone promoting it doesn't count here, because it's made to sell.

- 0: The free material is stories, results and a push to buy or to start promoting.
- 1: There's some real teaching, and it stops right where you'd need it and sends you to the checkout.
- 2: You learn something you could use this week without paying, from the person who teaches the course.

Line four, quick: whose business the teaching is about. Search the sales page for "**affiliate**", "**commission**" and "**resell**", read the module list, and watch the last minute of a free lesson.

- 0: Selling the program on is pitched as the way in, on the page itself, in the free material, or at the end of lessons that are about something else.

- 1: Selling it on is offered, and it sits in its own section, it's optional, and the lessons stay on their subject.
- 2: There's no reselling, or it's only mentioned in the affiliate terms.

Line five, slow: support you can name, and whether it's still running. Take the written answer to the first message above and look for dates, like the most recent live call or the last post from whoever runs it. If your sources disagree with each other about what the support is, leave this line blank until the seller has answered that in writing, or their week is up.

- 0: Nobody's named. It's "**community**" or "**support**" with no person, no schedule and no dates.
- 1: It's named and on a schedule, but you haven't seen any dates. Or it's recordings or a bot, or part of what was offered has since changed or ended.
- 2: A named person, or live calls on a schedule, with recent dates you can see.

Line six, slow: who you're paying, and whether the terms back the page. Take the biggest thing the sales page promises and find it in the terms. The third message above gets you the terms if you can't find them.

- 0: No seller named, or no terms from the page or from the seller within a week of the third message. That's a knockout as well.
- 1: The seller's named and the terms are there to read, but they offer no refund of their own, or they hedge on something the page makes a big deal of. A seller's own refund terms aren't the last word, and Chapter 2's section

on when it's gone bad explains why.

- 2: The seller's named with a country, the terms give you a way to raise a problem and someone to raise it with, and they back what the page headlines.

This line is only asking whether the page and the terms tell the same story.

That's twelve points. Commission sits underneath, scored separately, and it never goes in the total.

Commission, last. Only score it if you're thinking of promoting the program, and only once the six lines above are written down.

- 0: You can't see the affiliate terms until after you've paid, or you couldn't explain them if someone asked.
- 1: The terms are public, but you couldn't say in one plain sentence how you'd be paid.
- 2: The terms are public, you're paid for customers only, and you could tell the person you're sending, in one sentence, that you're paid if they buy. The disclosure page shows what that sentence looks like.



Figure 5 — The score organises evidence; the knockouts decide whether you continue.

Reading the score

Don't add it up and walk off. Read the zeros.

A 0 on line one, two or five is a question for the seller, so ask it in writing: line two's through the second message, line five's through the first, and line one's, what each part teaches, in a message of your own. It gets its own week, from the day you send it. If no written answer lifts it by then, the 0 stands and the word on Chapter 8's worksheet is no.

A 0 on line six isn't a question: it means a knockout is ticked, so the program's out.

Nobody's answer moves a 0 on line three or four, because those are scored from what the course shows you.

- On line three, it makes paying for the rest a punt.
- On line four, read the 0 with a self-test, the test from the top

of this chapter put to yourself: whether you'd be glad you bought it if you never sold a single copy. Write your answer beside that 0 on your running list. If your answer is no, the word on Chapter 8's worksheet is no, because you'd be buying it to sell it on, and that's the reselling loop.

A blank is a check you haven't done or an answer the seller owes.

A total is only worth comparing between two programs that both got through the knockouts. If they finish close, commission doesn't break the tie for a buyer. For a promoter it only comes in after you've bought the thing and been through it. Before you compare, run the Chapter 2 search on whatever's still in, so every knockout has been tested on each program, and wait until every question you've sent either seller has had its reply, or its own week. A program still waiting on answers has blanks only because the seller hasn't replied yet, and comparing early marks it down for that. If one was knocked out, there's nothing to compare.

The card can't tell you whether the teaching's any good. What it can do is save you time, and the order set out at the top of the card is how. For a program that's still in, the slow checks turn what's left into questions with written answers. When you've finished, write every 0 and every blank on your running list, next to the question it answers, drop any program with a 0 that this section makes a no, and run the Chapter 2 before-you-pay list on the program with the fewest.

The card on Digital Success School

Here's the card run on Digital Success School against what's on record: its sales copy as saved in my notes, which isn't dated, the notes on the course itself, and research done for this business on 16 August 2026. Each score says what it rests on.

Where the record can't support a score, the line stays blank.

Knockouts first. Four of them the record can answer. The seller's named: an individual, trading from overseas, as recorded in that research. The terms were public when they were read that day. The saved sales copy gives no figure for what anyone made. And the affiliate program was single-level at the time of that research, so a promoter was paid for customers only. None of those fired. That's what a pass looks like on this card: each box stays empty because there's something on record you could show someone, a named seller, terms that could be read, a sales page with no figure for what anyone made, and a promoter paid for customers only. Three rest on that one day's research and the sales copy isn't dated at all, so check all four again before you rely on them.

Two knockouts the record can't answer, and until they're tested, you don't pay.

- The Chapter 2 search. When both courses in this book were searched in that same research, the search found no complaints, and nothing written about either by anyone who wasn't paid to sell them. That's an empty search, and Chapter 2's section on new programs says what to do with one.
- The support question. The record doesn't show it being asked. It's the first message above.

Now the six lines.

What you're buying, in writing, scores 1. The saved sales copy names three topics at course level (building a digital product business from scratch, content and organic social media, and systems that sell around the clock) and lists weekly live calls and two membership levels. It says nothing about what each part

teaches. The course's own affiliate lesson says the sales page in its ready-made funnel shows everything inside, but that page isn't on record, so it can't lift the score.

Whether it's all there scores 0. In the notes on the course, 35 lessons have no video and no transcript, and most of those carry a file, template, link or written text instead. Six hold nothing at all, going by notes taken on 31 July 2026, and 12 August 2026 for one of them. Two of the six are titled COMING SOON. The other four have ordinary titles, and the notes can't say whether the seller left them unfinished, but by the card's rule a placeholder you can see that isn't marked scores 0. The seller's written answer could lift it, so send the second message and ask about those four lessons as well. A written reply that names every part that isn't out yet, those four included, and when each is due scores 1. Only a written yes that everything listed is released scores 2.

A sample of the teaching is blank. The free material on record is Digital Success Starter, the free group in the section on recommending, and neither of the two things on record about it is its lessons. There's also a free masterclass in the ready-made funnel, which the course describes as there to build trust and get people ready for the sale, and its content isn't on record either. Line three stays blank until someone looks at the free teaching.

Whose business the teaching is about scores 0. The saved sales copy says "**Use DSS as your First Digital Product!**", and the course's "**Target Market**" lesson describes new buyers selling Digital Success School as their starting product. The lesson "**Avoiding Niche Overload**", covered in the introduction, ends on selling Digital Success School as an affiliate. The ready-made funnel is optional, but selling it on is still pitched as the way in, on the page itself and at the end of a lesson on another subject, which is line four's 0.

Support you can name is blank. The saved sales copy lists a discounted one-to-one strategy session for lifetime members, and the course's strategy-session module says the same. A separate lesson, for booking an included one-to-one call, is where the record doesn't agree with itself. When my notes captured that lesson on 3 August 2026, it said the included calls were ending on 1 June 2026, and it still carried the booking details. A note in my records dated 17 August 2026 still lists an included call. When your sources disagree, the line stays blank until the seller answers the first message in writing, or its week is up. It's also Chapter 1's point about a call on a list.

Who you're paying, and whether the terms back the page: 1. The seller's named. The sales page, as recorded on 16 August 2026, featured weekly live calls. The terms read that same day said live calls and coaching weren't guaranteed, and they offered no refund of their own. As line six's anchors say, those aren't the last word for an Australian buyer, and Chapter 2's section on when it's gone bad covers what's less certain when the seller is overseas.

That's 2 from the four lines the record can score, with two blank.

Commission scores 2. The affiliate program is advertised in the saved sales copy, and in that research its terms could be read without buying and it was single-level.

Commission is the only line scored 2 so far, and it's kept out of the total.

The score and the decision

Aussie On The Line has affiliate arrangements for both courses examined in this book, Digital Success School and Sales Made Simple Method. Neither is an automatic recommendation: each has to earn its decision through the same card and the same Chapter 2 checks as anything else.

On this card today, Digital Success School is a "wait" for anyone considering it. It's a "no" for anyone whose own answer to the line-four self-test is no, for anyone who sends the first message and gets no straight answer in writing within a week, and for anyone who sends the second and gets no written answer that lifts line two's 0 within a week. Here's what's still open and who answers each one, then line four's 0, which no answer from the seller moves.

- Knockouts untested: there are two. The Chapter 2 search is yours to run, and the support question is the seller's to answer in writing, through the first message. Until they're tested, you don't pay, which is what Chapter 8's worksheet calls a wait.
- Line two 0, answered by the seller through the second message, in writing (whether it's all there).
- Line five blank, answered by the seller through the first message, in writing (the support you can name).
- Line three blank, answered by you, by looking at the free teaching (a sample of the teaching).
- Line four 0, which no answer from the seller moves: it's scored only on the course's own sales copy and lessons, and only a change to those would move it (whose business the teaching is about). What it means for you depends on your own answer to the self-test, so this chapter's test for recommenders is still open for any future recommendation. The introduction says to believe the people who bought it over me if they tell you their money came back from selling it on. Everything but line four needs answering before anyone pays.

I'd tell one kind of person not to buy either course: the one who just wants to repeat the loop. I reckon at some point there'll be tens of thousands of people repeating that same loop. A person considering either course needs to be able to take an honest look at themselves, admit their faults and be willing to learn from them. Both courses contain lessons I found valuable, but that doesn't override the unanswered questions or turn either one into a "buy".

Sales Made Simple Method's own FAQ sets a limit on who it suits: without a product, you'll be limited in applying it until you have one. Chapter 6 has what the same FAQ says about getting the fundamentals down first, and what that means for your time if

you're starting from nothing.

There's one thing that isn't on the card, and shouldn't be. Part of what got me to buy Digital Success School was that the people teaching both courses talk like me. If a swear word's needed, they use it. That's a feeling, and Chapter 1 told you what to do with a feeling you get from a page: notice it, and ask what backs it up.



Figure 6 — A decision follows the evidence; it does not replace it.

What each course gets wrong or leaves out

The introduction says why I have each course and what each one teaches. Here's what to know about each before you pay, taken from the courses' own lessons as read for this book.

Digital Success School's lesson "**Content Audits**" is a recorded live call where the teacher reviews members' videos. One member's video says showing off what you made this year and telling people they can do it too is preying on their desperation, with one exception: a plaque right behind where you sit, which

she says reads as pride. The teacher likes the video. Their first notes are that it makes the same point more than once at the start and drags that part out. The note they spend longest on is the ending: they want her to put what she sells forward as the fix for marketing built on money claims, tell viewers it's taught without them, and send viewers that way. The exception is a member talking, not the course teaching it. What the teacher coaches is using a stand against money claims to sell, so when a seller tells you they don't make them, that line can be the pitch itself. Elsewhere the course leans on money proof, like the sales-page proof of how fast some members made their money back, and Chapter 4 covers that. Three things to know:

- Limits. "**Hosting a Live Masterclass**" advertises "**only 50 spots**" with no real cap, and "**6 Conversion Keys (Beyond the Intro)**" says that unless there really is a limit, "**you can't say there's a limited number of spots**". Those two lessons don't agree. Chapter 5 has the detail, and Chapter 7 what the ACCC says about limits.
- Refunds. "**Digital Product Legality**" tells sellers never to allow refunds on an ebook or a course. Chapter 4 has the lesson, and Chapter 7 what the ACCC says about "**no refunds**" terms.
- Where it's built for. Its setup lessons start from the US: the lesson on creating a listing on Stripe says US dollars are preferred, and that sellers in other countries can pick their own currency. Chapter 7's section on selling in Australia covers what it leaves an Australian seller to find out.

Sales Made Simple Method states its ethics. Its wrap-up of the buyer impulses says that used with morals and integrity, they don't need you to manipulate anyone. Two things to know:

- Its own sale has no refunds. Chapter 4 has what its FAQ

says.

- The tools it teaches include anchoring a price against a higher one, which its lesson calls one of the most powerful pricing tools you can use, plus negative framing, which leans on what someone wants to avoid losing, and hard calls to action, like telling people to sign up now because the doors are closing. The lessons on framing and calls to action come with cautions. The anchoring lesson's example is a sale sticker with a higher "**was**" price the product may never have sold at, and it doesn't mention that the ACCC says a saving like that may be misleading if the product "**has never been sold at the higher price**". How you use the tools is up to you. Chapter 5 shows anchoring used on you.

Sales Made Simple Method is yours to score, on the same card. Chapter 6 has who it's built for and its lesson hours, and Chapter 7 its phases and what's still marked coming soon.

Send the messages today

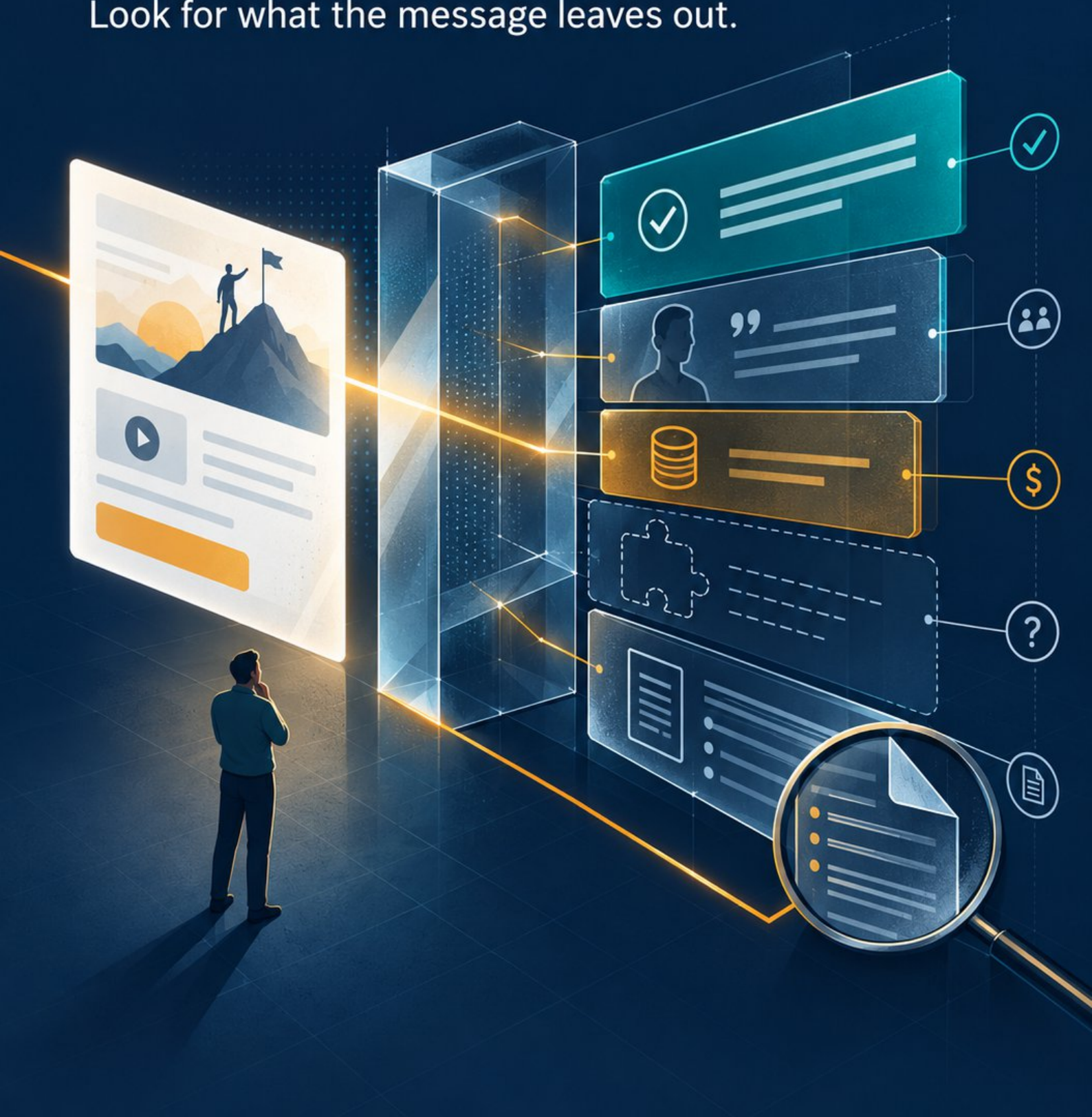
Pick two programs: the one you're closest to buying, and one other to hold it against. Today, send both sellers the three messages from the scorecard, because replies can take days and each seller's week only starts when you send.



CHAPTER 4

READING CLAIMS, TESTIMONIALS AND GUARANTEES

Look for what the message leaves out.



Type a program's name and the word "**scam**" into a search, and some of what comes back may agree with you for the first minute, then change its mind.

That turn can be taught, and I paid for a lesson that teaches it. It's a recorded live call in Digital Success School, one of the two courses in this book. The teacher walked through a video of his that opened sounding as if it would confirm what viewers already suspected about this kind of course, with the hook that he'd bought the course everyone sells. Partway through, it turned, and the course became the thing that proved their worries wrong. He said it converted well and that he'd seen people copy it over and over. The rule he gave for every version of it was to make your offer the answer to the viewer's concerns.

So a page that starts on your side may be following a lesson. The only way to tell is to check it against things it doesn't control.

Aussie On The Line, the business behind this book, is an affiliate business, and this book reviews two courses it's paid on.

The "**honest review**"

Some of the pages that come up when you search "**is it a scam**" or "**honest review**" are written by people who are paid if you buy through them. Chapter 3 told you what came back when both courses in this book were searched for this business in August: nothing written by anyone who wasn't paid to sell them. This book is one more.

Here's one found for this book in September 2026, while looking into a program this book doesn't name. The site looked like the program's own. It had a logo image, a buy button, and a "**Student Login**" link in its menu. One line under the first button said it was an affiliate site, paid if you buy through its link. Only the footer said it was independent and not connected to the

business that sells the course. Its page on what the course is set out two ways in, and put reselling the course first, as the most popular start and the quickest way to a first commission. Another of its pages said you don't have to resell it at all.

None of that is the program talking. It's an affiliate, and what the program itself teaches about reselling is something you'd have to find out from the program. What the site does show you is the order that someone who's paid if you buy wants you to see things in.

The lesson gives you the shape. The page opens on your side, sometimes with "**I was sceptical too**", which another Digital Success School lesson hands sellers as a content formula: I used to think they were all scammers, then I bought one. It tells you the writer bought it. It builds towards a verdict, and the verdict is that this one's different. Then there's a button.

None of that proves the page is lying. Some reviewers really did buy the thing and really do rate it. What separates a review from an ad is what the page is willing to cost itself, and you can check that in four places.

Start with whether it says it's paid. There should be a plain statement near the top that the writer is paid if you buy. A buy button with no statement is its own answer.

Then look for something it didn't like that could cost a sale. A missing module, a support promise that ended, a refund term. "The only downside is there's so much content" doesn't count, because that's a selling point wearing a flaw's clothes.

Check whether the writer bought it before they were paid on it. Both courses in this book hand every buyer an affiliate link once they've paid. So "**I bought it**" and "**I'm paid if you buy it**" can both be true of the same reviewer, and neither tells you which

came first. Ask.

And follow the scam to where it ends up. If the headline asks whether one program is a scam and the page ends by recommending a different one, treat it as an affiliate page for the second program until it tells you otherwise.

Now put this book through it. It tells you I paid for a third program that was meant to teach the basics, found it was built around selling the program on, and chose not to recommend it, then examines two others that Aussie On The Line may profit from. That's close to the lesson's arc: the one I wouldn't back, then the ones presented as different. So far it has shown you three things you can check: Chapter 3's score for Digital Success School (2 from the four lines the record can score, with two blank), this chapter's account of what that course teaches sellers, and Chapter 3's list of what to know about each course before you pay. Whether that's enough is your call.



Figure 7 — Separate the message into what is verified, paid, conditional and missing.

Commission nobody mentions

The disclosure page at the front covers how to check a disclosure that's there. This is about the one that isn't.

No disclosure doesn't mean nobody's paid.

The introduction says I don't run down other businesses by name. The exception in this chapter is businesses a regulator or court has already named, and for those I only report what the ACCC or the court published. The two courses in this book are a separate case: Aussie On The Line has affiliate arrangements for them, so they get looked at closest.

In March 2026 the ACCC said online photobook business PhotobookShop had, on 107 occasions, told influencers not to disclose that it paid them in free products for their reviews. One written agreement the ACCC published asked that videos not mention that the product was free or sponsored, or that PhotobookShop had contacted the influencer. The ACCC also alleged it cut an influencer's review so the parts calling its AI assistant tool "**a bit fiddly**" and "**a bit confusing**" were gone, and what was left read as happy. PhotobookShop paid penalties under two infringement notices, which the ACCC notes isn't an admission.

Two things carry over to any page you read. Payment can be a free product as well as money, in the ACCC's words. And a review shown on the seller's own page may have been cut before you saw it.

Digital Success School's lesson on TikTok Live tells sellers that, to stay clear of the platform's restrictions, they should avoid talking about referrals, payments and dollar amounts. The same lesson tells them to switch on TikTok's own setting that marks a live as promotional. The effect on you is that the word "**referral**" may never be said out loud. So look for the platform's promotional label, and if it isn't there, ask in the chat: "Are you paid if I buy through you?"

Links give it away too. The ACCC's report on its sweep of influencers lists posting referral links and discount codes as signs of a possible commission arrangement. Search the program's name yourself and compare the address you land on with the link you were given. If they're different, someone may be paid when you click.

The paid-cheerleader test

Chapter 2 had you check whether hard questions stay up in a program's group. This is about who's doing the cheering.

Click on the people. When someone posts a win, or piles in under a doubter, open their profile. If their bio links to the same program, their cheering may also be selling, whether they see it that way or not. Anyone who has bought either course in this book has been handed a link, so in those groups it could be anyone.

Watch what a hard question gets back. An answer is specific: which module, who to ask, what went wrong. A deflection sounds like **"it's mindset"**, **"just keep showing up"** or **"the ones who fail don't do the work"**. Sales Made Simple Method has a lesson on words that names **"it's just mindset"** as the kind of line that makes people feel stupid when they struggle, because they were told it was simple.

Put a real question next to the results. Find a post about something that went wrong and compare what it got with the wins. If the wins draw a crowd and the problem gets **"DM me"** or silence, the group is working as a shop window. Then ask the person who posted the win what it came from: selling the program, or something they built themselves.

If you can post in the group, put one question to everyone: "Has anyone here made back what they paid from something other than referrals? What did you sell, and who bought it?" Then read what comes back. An answer that names a product, a customer and a date is worth following up off the group. An answer that's a referral, a pep talk or **"DM me"** hasn't answered the question.

And a rule for when every cheerleader has the link. If every profile you open links to the program, the cheering tells you they

may be selling it, and nothing about whether it works. Stop counting it. From then on, give an answer weight only if it names something other than the program and the person who gave it checks out off the group, the way you'd check the person behind any testimonial.

Testimonials

Digital Success School has a lesson on the seven parts of a sales page. Near the end, the teacher tells sellers to stack members' results and screenshots. He also says if you don't have results of your own, use other people's, from similar programs, and maybe keep them anonymous. The example page in the same lesson tells readers that the people in its results aren't influencers or actors, just everyday people who decided to start.

In June 2026 the ACCC said the "**random shoppers**" in Hismile's social media videos, who tried its products in public and said they were happy with the results, were Hismile employees. Hismile gave the ACCC a court-enforceable undertaking not to represent any of its staff as a random member of the public giving a testimonial. "**Everyday people, not actors**" is a claim like any other, and you can't check it from the page.

The courses have something to say about faces on camera too. Digital Success School's lesson "**Finding Your Voice**" tells sellers that they may not be interesting enough as they naturally are to draw people to their offer, so they have to "**put on a face for the camera**", and a voice as well. It also says the aim isn't to lose yourself in a completely false identity. This is one place I partly disagree with the course. We all have faces, and yes, you have to bring enthusiasm to the product, but at what point does the fake become too much? You can't answer that from a video. What you can check is the person behind it, off the page, and that's what the checks below are for.

The Australian Consumer Law bans false or misleading testimonials, and in a court case about one, the court treats the testimonial as misleading unless someone brings evidence that it isn't. That's the law's starting point, and it isn't a ruling on any testimonial you're looking at. It does tell you that asking a seller to back one up is a fair question.

So take the one testimonial on the page that got to you most, and put it through this.

Ask who it's from. Did this person buy this program, which tier of it, and when? The sales-page lesson told sellers they could use results from other programs, so this question comes first.

Ask what the result came from. From what the program teaches, or from selling the program to the next person? Chapter 2 has you check that across buyers. Here you're checking it for one.

Ask what they had before they started. When the Federal Court found against Rick Otton and his company We Buy Houses in 2017, one finding, as the ACCC reported it, was that the company didn't sufficiently tell buyers the strategies could only realistically work for someone who already owned property or could get a bank loan. A result from someone who started with money, an audience or a business you haven't got is their story. It's no forecast for you.

Look for detail you could check. A business name, a product, a date. The ACCC's page on online reviews lists generic praise with no specific detail, and reviews written in similar language to other reviews for the same business, as signs a review may be fake.

Find the person off the seller's page. Search their name and their handle. Were they posting about their own business before this testimonial, or only about the program since? Is there a link to the

program in their bio? Then message them and ask two things: did you pay for it, and are you paid if I buy it? If you can't find them, or they won't answer, give the testimonial no weight at all.

Some pages put "**results not typical**" under the best ones. Whether Australian law has a rule on that exact line wasn't checked for this book, so I won't tell you what it means legally. What it tells you as a reader is that the page picked a result it admits isn't the usual one, and hasn't told you what the usual one is. Ask for it. If the page uses that result to suggest what you'll get, the ACCC's guidance on claims about the future applies: a business making them has to be able to show reasonable grounds, and has to deal properly with the uncertainties and variables involved. "**Not typical**" with no typical result beside it leaves out the uncertainties and variables.

Claims about the money

Chapter 3 made it a knockout when the reason a page gives you to buy is a figure for what somebody made. This is how to read the claims that fall short of that, and the ones you'll hear on a call or in a comment.

A claim about the future, like what you'll be able to do after the course, is treated as misleading if the person making it didn't have reasonable grounds, and the ACCC puts it plainly: the business is responsible for showing it had them. Section 37 of the Australian Consumer Law covers claims that are false or misleading in a material way about how profitable or risky a business is, or about any other material part of it. It applies when the business is pitched as one you can run from home, or when you're invited into a business that needs your work, or needs your money and your work.

DG Institute promoted two education programs through free seminars, webinars and videos. The ACCC reported that in 2024

the Federal Court found DG Institute had made false or misleading claims, including that the trust system it promoted had been tested and upheld by the Full Court of the Federal Court, when it hadn't, and ordered it to refund the course fees of more than 2,100 students who enrolled in one program between April 2017 and November 2022. The appeals were dismissed in December 2024. Read it alongside We Buy Houses in the testimonial checks.

Three things from those cases work on a sales page today. The claim to watch is the one about someone else's result, presented as what you can do, with the condition that made it possible left off. An authority a seller claims, whether a court, a regulator or a famous name, is something you can look up yourself, and DG Institute's wasn't true. And the refund orders in DG Institute, made in 2024 for enrolments going back to 2017, came through the ACCC taking it to court. Don't pay counting on a regulator to get your money back.

The same sales-page lesson tells sellers to put quick hits of proof near the top, and the example it shows is a member count, a total the community has generated, and how fast some members made their money back. It suggests an FAQ answer telling beginners that people make their money back in their first month or two. And a lesson in Digital Success School's section on selling the course tells affiliates to pitch that a couple of referrals covers your fee.

A member count tells you how many people paid. It says nothing about how many got anything back. A total the community generated is one total with no names on it, and it doesn't say whether it came from members' own businesses or from selling the program. When a page says some members made their money back fast, "**some**" is the word to read: how many, out of how many, from what? An FAQ is the seller's answer, written into

a box made to look like a question from someone like you. And the referrals pitch is about making the money back by selling the course on, which is what Chapter 2's money-back check asks buyers about.

Every money claim, whoever makes it, gets four questions: whose money, from what, over how long, and starting from what. If the person can't answer all four, write the claim down as a story and leave it there.

Guarantees

The Sales Made Simple Method lesson on the word "**because**" says unethical marketers use it to create false certainty, and its first example of the unethical kind is telling someone to buy because it's guaranteed. A course written for sellers names that line as one to avoid. When "**guaranteed**" is the reason you're given to buy, read the guarantee before you believe the reason.

There are two kinds of guarantee, and a sales page doesn't always tell you which one it's talking about.

The first is the seller's own guarantee. It's a promise the seller chose to make, with whatever conditions they chose to attach. The second is the consumer guarantees under the Australian Consumer Law. For services they include that the service is provided with due care and skill, and is reasonably fit for any particular purpose you made known to the seller, and the ACCC says a business can't take them away with a "**no refunds**" sign or by saying refunds aren't available. A seller's guarantee can add to what the law gives you. It can't take any of it away, and the consumer guarantees can still apply whatever a seller's terms say. Chapter 2 covers how you use the consumer guarantees once something has gone wrong.

A Digital Success School lesson on the legal side of digital

products tells sellers to always have terms and conditions, and says they can ask ChatGPT to write them. It tells sellers not to allow refunds on an ebook or a course, because a buyer could save every video and then ask for their money back, and says that's why Digital Success School has no refunds. The same lesson says a money-back guarantee is fine if the results aren't promised. That's the lesson's view, not the law's. Whatever a seller's terms say about refunds, what the paragraph above says about the consumer guarantees still holds.

Digital Success School's terms were read for this business on 16 August 2026. The note made that day records the course's advertised "30 Day Action Promise" as naming no remedy, only an invitation to "**reach out directly**". The worked run further down has the detail. Sales Made Simple Method's FAQ, as captured on 30 July 2026, says it's a digital product, all sales are final and no refunds are available. What the paragraph on the consumer guarantees above says holds for that as well: a seller's terms don't take them away. If a pitch uses the word "**guarantee**", find what the written terms say before you pay, because the written terms are what you'll be pointed to when you ask for your money back.

The High Court looked at the headline-and-fine-print problem in 2013, in a case about TPG's internet ads. It agreed with the trial judge that the fault in those ads was that they required consumers "**to find their way through to the truth past advertising stratagems**", and it said an ad can mislead even if the buyer works out the truth before signing up. You're still the one who has to find the conditions before you pay.

So read the guarantee in its own words and answer these.

- What comes back: all your money, part of it, or more time and access instead of money?

- What you have to do to qualify: finish every module, attend calls, post every day, hand over proof of your work? Who checks it, and how?
- The window: does it run from the day you pay, or the day you get access, and could you do the qualifying work inside it?
- How you claim: in writing, to whom, and where?
- Where the conditions live: on the sales page next to the promise, or only in the terms?
- Who stands behind it: a named business, in a country you could reach? The ACCC says that in practice a refund from an overseas business can be hard to get. Chapter 2 covers who to ask about whether Australian law reaches one.

Now the six, run on Digital Success School's "30 Day Action Promise". What follows comes from a short note made when the course's page and terms were read for this business in August. It's a note, not a copy of the page, so "**not recorded**" below means the question is still open. It doesn't mean the page said nothing.

- What comes back: the note records no remedy named, only an invitation to "**reach out directly**". The terms said all sales were final with no refunds, and that access could be ended at any time without a refund. That's the seller's own terms talking, and they don't take away the consumer guarantees above. With a seller overseas, whether those guarantees reach this one is the open question in the list's last bullet.
- What you have to do to qualify: not recorded. If there's no remedy, there's nothing to qualify for.

- The window: the name says thirty days. Thirty days from what is not recorded.
- How you claim: "**reach out directly**". An address, a form and a time for a reply are not recorded.
- Where the conditions live: the promise was advertised, and the no-refunds lines were in the terms. Whether the promise's conditions sat next to it on the page is not recorded.
- Who stands behind it: a named seller, an individual trading from overseas.

That's one of the two courses in this book. If you're looking at it, put each "**not recorded**" to the seller in writing before you pay, and keep the reply.

Chapter 1 showed you a program sold on the promise that you wouldn't leave it until you were making money. Read that as a guarantee and ask what it actually promises. It promises you can stay. It says nothing about whether the money turns up. So ask who decides when you're making money, what you have to keep doing to hold your place, and whether staying costs more than you've paid.

If it's a financial product

If the review or recommendation is for an investing app, a trading platform, a credit card or super, ASIC's rules may come in as well. The disclosure page at the front has one of ASIC's examples. The checks in this chapter aren't enough for these. Get advice before you act on one.

The what's-the-catch check

Run this on one real page, in one sitting. A box you can't tick is a

question to get answered in writing before you pay.

- I've found, near the top, whether the person recommending it is paid if I buy, or I've asked them straight.
- The link I was given goes where my own search went, or I know who's paid when I click it.
- The review names something specific it didn't like, something that could cost the writer a sale.
- I've checked one testimonial off the seller's page: the person exists, bought this program, and I know what the result came from and what they started with.
- Every money claim on the page answers whose money, from what, over how long and starting from what, or I've written it down as a story.
- I've read the guarantee's conditions, its window and how to claim, and the page and the terms say the same thing.
- I've opened the profiles of three people cheering in the program's group, and put one real question to the group.
- If it's a financial product, I've had advice.

Run it today, on the sales page you're closest to paying for, and start with the testimonial checks on the one testimonial that got to you most. Every box you can't tick goes on your running list.



CHAPTER 5

THE FUNNEL, FROM THE RECEIVING END

Recognise the pressure while you still
have room to choose.



Someone whose free guide you downloaded yesterday emails you. The subject line asks whether this is you, by your first name, like a text from an old mate who's lost your number. Digital Success School teaches sellers to build every step between that free guide and your card number, and its lesson "**What is a Funnel**" tells its students they were most likely in one today.

A funnel is the path a seller builds to walk a stranger from a post in their feed to the checkout. The course's lesson "**Funnel Foundations**" lays out the usual order: posts or ads to get attention, a page that swaps something free for your email, a free video or training that gets you ready for the sale, the sales page, the checkout, and then the emails after it. This chapter walks that path from the other end: what each stage is doing to you, going by what the courses teach sellers, and the question to ask there.

The free stuff

A funnel starts with something free: posts, a guide, a checklist, a free group. Digital Success School's lesson "**Power of Free Value What to Teach**" tells sellers why they give it away. The freebie is the front door, the lesson says, and it has four jobs: attract the people who have the problem the paid offer solves, build trust, lower your resistance to buying, and make you feel you owe something back. The lesson is open about that last one. When you help someone without asking for money, it says, they feel they owe you, and that makes the paid offer easier to sell. It also says a free offer isn't supposed to make money itself, because its job is making later sales easier.

So a freebie that feels generous is doing the job it was built for. That's fine, as long as you know it. What it costs you is your email address and a small sense of owing somebody. You don't owe a stranger anything for a free PDF.

Ask yourself: what can I use from this, this week, without paying anything more? If the answer's nothing, you swapped your email for an ad.

This book is the free thing at this stage, so ask it the same question.

The emails

Once you've handed over your email, a sequence starts. Digital Success School's lesson "**7-Day Intro Sequence**" gives sellers a day-by-day plan:

- Days one and two: a story, then a quick tip or another freebie, under subject lines built to get opened.
- Days three to five: a relatable story, teaching and proof, then other people's success stories.
- Day six: going after your reasons for not buying, like having no time or not being a tech person.
- Day seven: the direct pitch with some urgency built in, such as a special offer for the next 24 hours, or bonuses offered only today.

The lesson says the whole sequence is designed to close the sale inside those seven days. Another lesson in the same section, "**6 Conversion Keys (Beyond the Intro)**", tells sellers to sort their list by what people do with the emails, and names the people who open and click as the most ready, the ones to send the urgency and the promotions to. So what you click decides what you get sent.

If it's an automated sequence, the day-seven deadline was written before you turned up, so it tells you when you joined the

list and nothing about the program.

Ask: if I signed up again today, would the same last chance come round on a new date? You can test it with a second email address a few days later. And while you're still deciding, read the emails and leave the links alone, because every click is read as a sign you're ready.

The free training and the live masterclass

Somewhere in the emails you'll be invited to a free training: a video, a webinar or a live masterclass.

Digital Success School's lesson "**The VSL Recorded Training**" explains the VSL, a video sales letter. It says what you'll normally see is a VSL dressed up as free training, and that the ad for one looks exactly the same as the ad for a real training. The difference is inside. In the lesson's example, a half-hour video spends its first twenty minutes on the offer, the results and the testimonials, and the teaching you signed up for comes in the last ten, almost as an afterthought.

The lesson "**Hosting a Live Masterclass**" calls the live version the highest-converting free format. It tells sellers they control the room and can make it feel however they want, that they can bring high energy and lift the audience's urgency, and that a full session gets attendees competing to be the one who buys. The next step, it says, is always the paid offer. Its example says it would advertise only 50 spots, and the teacher says he wouldn't actually cap it: he'd probably let about 100 sign up, because many who register don't turn up, and a limit makes attending feel exclusive. The lesson itself says the aim is to make the event as high-pressure a sales setting as it can be. The example also promises no replay and a bonus for people who attend, and the follow-up emails are short and hard, with a few days to claim the bonuses.

This stage makes you sit through the pitch to get the lesson, and asks you to decide while the room's still warm.

Ask: how many minutes of this taught me something I can use without buying? Write down the time the teaching starts and the time the offer starts. If the offer comes first and the teaching is the last few minutes, it's a sales video, whatever the ad called it. And whatever deadline it sets, decide the next day, after the energy's worn off.

The application

Some high-ticket offers won't let you buy straight off the page. You apply, or you book a call to see if you qualify.

Sales Made Simple Method has a lesson called "**Impulse 5 Special Treatment**". It teaches that people want to feel chosen, and that sellers build signs of exclusivity into what they post, with phrases like limited spots, founding member access, or only for people ready for the next step. The lesson says it shouldn't be done by pretending something is exclusive when it isn't, and that when a buyer feels picked out, the purchase stops feeling like a transaction.

An application puts that feeling to work on you. Before you've seen a price, you're the one trying to get accepted, and once you're in that position it's easy to stop asking whether the program deserves your money.

Ask: what would get me turned down? If nobody can name anything, the application is there to sort who's ready to buy.

The free strategy call

The introduction asked what the free strategy call is really for.

Every free step above ends at the paid offer, as the masterclass

lesson says outright. A free call is one more free step. Research done for this business in July 2026 describes one way high-ticket programs have been sold: a webinar, then either a checkout or an application and a phone call, with the calls closed by salespeople on commission. So expect a sales call, and expect that the person on it may be paid when you buy. You might still learn something on it. Just know the call has a job, and the job is the sale.

The call works with your own words. Sales Made Simple Method teaches sellers a four-step answer to a buyer's hesitation, called R4: repeat, relate, re-close and re-consolidate. In "**The R4 Method Re-close**", the seller is taught to reposition the offer as the exact answer to the exact thing the buyer said they were worried about. So every worry you share on the call can come back to you as the reason to buy. The more you tell them about your money, your time and your last bad course, the better the pitch can be made to fit you.

The price can be set up in advance too. Sales Made Simple Method's lesson "**Anchoring Bias Leveraging The Higher Price**" teaches that the first number someone sees becomes the reference point for every number after it. The teacher describes doing it with people who ask for one-to-one mentoring: first telling them what the same hours one-to-one would cost, then giving the price of the course. The teacher says every one of them bought the course instead.

Before the call, write down the most you'd pay, in Australian dollars, and keep it in front of you, because whatever number they say first is theirs. On the call, ask this straight after your opening line, the one in the section on never paying on the call: are you paid if I buy today? Then ask more questions than you answer.



Figure 8 — At every stage, the buyer still has an exit.

The pressure moves, done to you

In July 2026 the ACCC reported that people it surveyed about unsolicited sales found salespeople often pushy and unwilling to take no for an answer.

The moves below come from the two courses, each with what it does to you and what you can say back.

Your no gets treated as not yet. The Sales Made Simple Method lesson "**What an Objection Really Is**" teaches that an objection, on a sales call or anywhere else, means the buyer doesn't feel safe enough to say yes yet, and that the seller's job is to walk them out of the no. "**Handling Common Objections**" lists the five most common in the teacher's messages: it's too expensive, I'm not ready, I need to think about it, I've done this before and it didn't work, and I need to ask my partner. Each gets a prepared four-step answer, so the common reasons already have answers waiting.

What to say: don't give a reason, because a reason is something to handle. State a rule about how you buy, and a rule leaves them nothing to answer: "I don't make payment decisions on calls. Email me the offer and I'll decide by [date]."

To be fair to the course, the same lessons tell sellers to stay calm, not to push, and to let people shop around. "**The Psychology Behind Objections**" says a pushy seller loses the buyer's trust, and that a not now doesn't mean a not ever. Take that at its word. If you say not now, expect to be followed up. If you mean no, say no.

"**I've been burnt too.**" In "**The R4 Method Relate**", the seller is taught to tell you they've been where you are, and that plenty of people try a lot of things that don't work before they find this. The lesson says the aim is to make you feel normal, so the worry stops getting in the way. Somebody else getting burnt tells you nothing about this program. What to say: "**Can you put me in touch with someone who's bought this one?**" Chapter 4 covers what to do with whoever they give you.

The cost of waiting. The lesson "**Impulse 6 Urgency**" teaches sellers to show people that waiting has a cost, that if nothing changes, nothing changes, and says that's different from a countdown timer. It hits hard when you've been meaning to start for a year. What to say: "**Waiting a week costs me a week. I'll take it.**"

The deadline. The day-seven email and the masterclass follow-up both set one. Digital Success School's "**6 Conversion Keys (Beyond the Intro)**" tells sellers to use countdowns, expiring bonuses and limited spots, and not to claim a limit or a countdown that isn't real. Sales Made Simple Method's "**Impulse 3 Fear of Loss**" says fake scarcity kills trust faster than anything, and that a seller who sets a deadline has to follow through on it.

From your side of the screen, you can't see which kind of deadline you've got. What to say: **"If it's gone tomorrow, I'll live without it."** That's the deadline line on the Chapter 1 self-check. To find out whether a deadline was real, screenshot the offer with the date showing before it runs out, and again after, the way Chapter 2 has you keep dated evidence.

The partner line. **"Handling Common Objections"** says that when a buyer needs to ask their partner, it's sometimes genuine and sometimes a way to pause, and the prepared answer is an offer to take you both through it. What to say: **"I'll talk to them on my own. If we've got questions, I'll email them."** Then talk it over without the seller there.

The payment plan. If the price gets split into instalments, or a finance or buy now pay later option comes up, that's a different cost again. The ACCC's review found consumers frequently signed up to finance, buy now pay later included, through unsolicited sales, big-ticket purchases among them. Chapter 6, on what it really costs, covers what instalments and card finance add. What to say: **"Put the payment options in the email, with the total I'd pay under each one."**

The yes that isn't a yes

A woman is on the phone to a call centre that sells funeral cover. The call starts from the point that she doesn't want or need the policy, and that gets brushed aside. She says she's already insured and wants to check with her work, and that gets brushed aside too. The man selling it talks fast, in an authoritative voice, over the top of her, and keeps coming back to the money for her family. Before she's agreed to anything, he has her family's details and her bank details, and he pushes on to sign up her whole family, young grandchildren included. When he asks for her authority to take the payments from her account, she says, "Yes, hopefully I'll be treated, you know, with respect."

Read her yes again. It's the word the sale needed, and the rest of the sentence is her **hoping to be treated with respect**. The judge gave it as an example of her appearing confused.

Her own account was that he "never gave a pause for me to listen and talk", and that "**I could only say 'yes' or 'no'**". The judge found that an apt description. The call is one of those set out in the Federal Court's 2022 judgment in ASIC v Select AFSL Pty Ltd (No 2). Select sold its Let's Insure funeral cover through an in-house call centre.

There's a name for a yes like that. The National Bench Book on Aboriginal and Torres Strait Islander Peoples and the Legal System calls it **gratuitous concurrence**: seeming to agree with every question or statement put to you, even when you don't agree. The bench book tells courts to watch for it in consumer cases, and it discusses it under First Nations consumers. In the Select case, ASIC called a **sociolinguist** who specialises in communication with Aboriginal people, **gratuitous concurrence** included. Her evidence was that a yes like this can be **meant as politeness or cooperation**, and that when the other side takes it as agreement, there's "**a divergence in what the two parties think has been communicated**", which can go unnoticed for the rest of the conversation. The bench book also says **gratuitous concurrence is "not particular only to"** Aboriginal and Torres Strait Islander peoples, and that it has been seen as a "**common strategy of oppressed peoples**".

Sales Made Simple Method teaches sellers the wider point: people give a polite yes, without meaning it, to avoid being rude or to get out of a conversation.

Now look at how the questions were put. A closed question can only be answered **yes or no**, and the judge noted that the man on the first call used leading questions to move it along. On another call in the same case, the agent asked a different woman

whether a weekly amount was affordable. She paused. The agent asked again, this time whether it "**sounds good**". She answered, "**What's that?**" The judge found the agent never asked whether she wanted a policy, and used leading lines instead, like how she wanted to set it up.

String enough closed questions together and you get a **yes ladder**. Each small question is easy to say yes to, like "**Does that make sense?**" or "**Sounds good?**", and each yes makes the next one easier, until the one that matters arrives as one more. Neither course in this book uses that name, or teaches it as questions on a call. But I paid for lessons that teach sellers to stack small commitments. Sales Made Simple Method pins it on commitment and consistency bias: after one tiny step, going on feels natural and backing out feels awkward. Digital Success School tells students to fit in as many "**little micro commitments**" as they can beside the buttons. From your side, each small yes is a rung in a pattern sellers are taught.

The bench book's advice to sales representatives is to ask open questions instead, including about what the consumer needs. An open question can't be answered with a yes: what do you need this for, and what can you afford? So listen to the wording of each question you're asked. Is it open, or is it built for a yes or a no?

Both calls also left no room to think. The first man never left a pause. The second agent spoke at length without pausing, and when the woman paused on the affordability question, the pause was filled with the same question, reworded as "**sounds good**". A pause is where you think, and a seller who fills every one leaves you nowhere to do it. The bench book tells sales representatives to keep the consumer in a two-way conversation and to avoid talking for too long. Neither course in this book teaches sellers to leave a silence.

That affordability question is worth stopping on. For credit, ASIC's page on responsible lending says credit licensees must not suggest a credit contract to you if it's unsuitable for you. A course seller isn't a credit licensee, so this rule isn't theirs to follow. Nothing this book found makes the person selling you a course ask whether you can afford it, and neither course in this book teaches sellers to ask. So ask yourself before the call, with the line from the Chapter 1 self-check: **could you lose every cent of it and still pay your bills?** It's your answer, not theirs. Then, on the call, notice whether they ask too. **A seller who never asks what you can afford hasn't checked whether this is right for you.**

Before the call, it also helps to know your own type. Sales Made Simple Method teaches sellers to sort buyers into four types, using a model called DISC, and to change the pitch for each one. I paid for those lessons. Here's what each type is sold with, going by the lessons, and what it means if that type is you.

- **Dominant**, which the course pictures as a lion. "**DISC Framework Dominant**" says these buyers get short, confident, bottom-line messages about getting further, faster, and that they buy from the seller who sounds surest of what they're doing. If that's you, **ask for the proof you'd normally skip.**
- **Influence**, the monkey. "**DISC Framework Influence**" says these buyers get emotional stories, before-and-after results, energy and a sense of belonging, and that the seller should ask them to act while they're still feeling it. If that's you, the warm room at the masterclass was built for you. **Decide the next day.**
- **Steadiness**, the horse. "**DISC Framework Steadiness**" says these buyers get calm reassurance: no rush, take your time, I'll be here when you're ready. The teacher says lines like

that have brought in a lot of sales. If that's you, a pitch with no pressure in it is still a pitch, and the **gentleness was picked for you.**

- **Conscientious**, the owl. "**DISC Framework Conscientious Compliant**" says these buyers get structure, data and a breakdown of exactly what's included, and it names "**so you can make an informed decision**" as a line they love. If that's you, a detailed breakdown can feel like proof. It's still the seller's breakdown, **so check the details somewhere the seller doesn't control.**

"**Quick Overview of DISC**" says we're each a mix of all four, with one type leading. Work out which one leads for you before the call, because the pitch built for your type is the one that'll feel least like a pitch.

In the **Dominant lesson**, the teacher names that type as their own, and says speaking to the softer types doesn't come naturally. The overview lesson says speaking to every type the same way loses most of the audience. Joining the two is my take: we sell to our own personality and fail the other three. From your side, that means a seller whose manner feels just right may simply share your type. It tells you nothing about the program.

What to do on the call:

- Answer in your own words, not yes or no. When they ask "**Sounds good?**", say what you actually think: "I'm not sure yet. I'll know once I've read it in writing."
- When you need to think, say "**Let me think**", then stop talking. Let the silence sit, however long it feels. If they fill it, say "**I'm still thinking.**"

- Notice whether they asked what you can afford. If they didn't, note it beside the offer after the call.
- Don't give a yes you don't mean just to end the call. If you want it over, **end it**. The next section gives you the words.

Never pay on the call

When they ask for your card on the call, the answer is no, however good the program might be. You can't check anything from inside a sales call, and the call can be built for you to decide inside it.

The ACCC's July 2026 report recommended an opt-in model for unsolicited sales in place of the cooling-off period, where the buyer confirms the sale within a set period, separately from the sales conversation, before it takes effect and any payment is processed. When the report came out, that was a recommendation, not the law. You can give it to yourself today: nothing gets paid until you've confirmed it in writing, on another day.

Don't count on a cooling-off period to get you out. The ACCC says someone who signs an unsolicited sales agreement has a cooling-off period of 10 business days to change their mind.

NSW Fair Trading describes an unsolicited agreement as one where a supplier or salesperson approaches or phones you uninvited, the negotiations happen over the phone or away from the supplier's premises, and the agreement is over a minimum value, or its value wasn't agreed. It says it's up to the business to prove an agreement wasn't unsolicited, that other agreements may not be covered by a cooling-off period, and that a deal you go back and make yourself after ending negotiations isn't unsolicited.

So a call you booked yourself may not count, and nothing I've got settles it. Ask your state or territory consumer protection agency about your own case. **The simpler protection is not paying on the call.**

If they rang you out of the blue, the ACCC says the salesperson has to tell you who they are, which business they represent and why they're calling, and has to hang up if you ask.

What to say, from the start of the call to the end.

At the start, before they've asked you anything: **"Before we start, I don't pay for anything on a call. If there's an offer at the end, email it to me with the full price in Australian dollars, the payment options, what's included, the refund terms, and the name of the business I'd be paying. I'll reply by [date]."**

When they ask for your card: **"No. Email it to me, like I said."**

If they push, or tell you the offer only lasts as long as the call: **"Then I'll miss it. I'm not paying today."**

If they keep going: **"I'm going to leave it there. Thanks for your time."** Then leave the call. You don't need anyone's permission to hang up, and you don't owe them the rest of their script.

The same goes for a deposit to hold your spot, and for reading your card details out for any reason.

Those lines test the seller as well. One who emails you the full offer and lets you off the call without a fight has passed.

After the call, write down everything they told you while you still remember it, and ask them to confirm in writing anything they promised that matters to you, because the Chapter 3 card scores a spoken promise at 0. Then run the offer through the Chapter 2

before-you-pay list, in your own time.



Figure 9 — Slow the call down and move every decision back into writing.

The next offer up

Chapter 1 said the price on the page isn't the whole price. The program on the page might not be the whole program either.

When complaints were gathered for this business in July 2026, mostly reviews of one online-business program, the one that came up most often was **upsells** buyers hadn't been told about before they paid. In that same research, nobody complained about being sold to as such. They complained about being surprised by it.

The lessons show where the next offer sits. "**Funnel Foundations**" says the emails after the checkout are where the seller gets the most value out of each customer, and that smaller products are pitched there, in the follow-up, with small extras used as bonuses and order bumps. An order bump is a small extra offered on the checkout page, beside the thing you came

to buy.

Digital Success School's saved sales copy shows these rungs before you pay: a monthly tier (the foundations modules) and a lifetime tier (full access plus a discounted one-to-one strategy session). The welcome lesson says the master-level modules are only for lifetime members, and tells monthly members to send a private message if they want to upgrade. The session itself is booked through its own link. Chapter 3 covers what's on record about the included one-to-one call.

The lifetime tier's price was shown on the course's checkout page, before payment, on 20 August 2026. The monthly price isn't on record, because it sits behind the community platform's join page. So write both numbers down, from the seller's own pages or in writing, before you pay for either rung.

If you've already paid on a call and want out, go to Chapter 2's section on when it's gone bad, and to Chapter 6 if you're on instalments.

The rung that hurts is the one you find out about after you've paid, so if you haven't paid yet, find the rungs first.

- Read every tier on the sales page, and write down what's held back for the top one.
- Search the program's name with words like "**upgrade**", "**mastermind**", "**coaching**", "**VIP**" and "**inner circle**".
- If there's a free group, scroll back for posts announcing the next level up, or members talking about moving up.
- On the checkout, read everything on the page before you pay, and untick anything you didn't come for.

- Ask the seller in writing.

Send something along these lines, with your details in the brackets:

"Hi [**name**], before I buy [**program**], what else do you sell to people who've bought it, like higher tiers, coaching, masterminds, events or done-for-you services? What does each one cost, and will I be offered any of them on calls or in emails after I buy?"

Keep the answer with your refund terms. If something turns up later that they didn't mention, you've got in writing what they did say. Anything missing or vague in the answer goes on your running list, and until you've got the next rung and its cost in writing, don't pay yet.

Watch the anchor on the ladder, too. The Sales Made Simple Method lesson on anchoring says luxury brands put an expensive handbag next to a far more expensive one, so the first looks reasonable. A top tier can do that for the one under it. Ask yourself whether you'd pay the middle price if the top tier weren't on the page.

The decoder on one page

Copy this out, or keep the page open the next time something free turns up.

- The free stuff. It's getting your email and a small sense that you owe them. Ask: what can I use this week, free?
- The emails. An automated deadline was written before you joined. Ask: would a new sign-up get the same last chance?
- The free training or masterclass. It can be the pitch first and

the teaching last, in a room built for deciding fast. Ask: when did the teaching start, and when did the offer? Decide tomorrow.

- The application. It has you trying to get in before you've judged them. Ask: what would get me turned down?
- The strategy call. It turns what you tell it into the pitch. Ask: are you paid if I buy today?
- The questions. They can be built for a yes, with no pause left to think in. Say: let me think. Then ask yourself: did they ask what I can afford?
- The close. It treats your no as not yet. Say: I don't pay on calls, email it to me.
- The checkout. It adds things. Ask: what's on this page that I didn't come for?
- The next rung. It's waiting past the checkout. Ask, before you pay: what will you sell me next, and what does it cost?

Before the next call you're offered, write the opening line from the section on never paying on the call on a sticky note, with "**Let me think**" underneath it, and put it on the edge of your screen before you join.



CHAPTER 6

WHAT IT REALLY COSTS BEFORE YOU START

The advertised price is only the visible line.



Say you've just paid for a program. The checkout showed the price in Australian dollars, so that's the number you expect on your statement. When the statement comes, there are two lines for it. The first is the program. The second is a fee from whoever issued your card.

ASIC's Moneysmart site describes that fee. It says credit card providers may charge it on transactions with overseas-based merchants, or with Australian-based merchants who process payments overseas, and that it may still be charged when the transaction is in Australian dollars. It's called an international transaction fee, or a foreign transaction fee.

Chapter 5 had you write down, before any call, the most you'd pay in Australian dollars. That number only works against the whole price. So every cost in this chapter becomes a line on one sheet, filled in before you pay, because afterwards it's just your statement.

Time

The checkout never shows the hours.

The study notes kept for this business record more than 31 hours of Digital Success School lesson video, and that capture didn't get every lesson. Sales Made Simple Method's 59 captured lessons come to 5 hours and 21 minutes of audio.

Watching is the small part. Digital Success School's 30 Day Launchpad module is 3 short videos, about 11 minutes between them. Its lesson "Step 2" asks for an hour searching for creators in your niche, and noting their hooks, before your first post. "Step 3" asks you to stay in your niche for the next 30 days, watching those creators' posts, live streams and stories and keeping notes, and it talks about posting every day. The video takes 11 minutes. The work it sets up takes a month.

Then there are the calls. The course's saved sales copy lists weekly live calls: 1 live class and 1 open Q&A session. The course index counts 68 lessons in its Live Call Recordings module, and one recording in the notes, "**Time Spent Framework**", runs just over 2 hours.

Sales Made Simple Method's lesson "**FAQ's House Keeping**" says the course is designed to complement a product or service you already have, that it's best to have the fundamentals down first, and that it isn't a technical setup course. It says that without a product, you can still learn the psychology, but you'll be limited in applying it until you have one. So if you're starting from nothing, the time for that course includes the time it takes to have something to sell first.

For any program, ask the seller in writing: how many hours of lessons are there, how many hours a week does it expect, and when are the live calls in Australian time? Then write down the hours a week you've actually got once work, family and sleep have had theirs.

Tools

Digital Success School's lessons name the platforms they want you on, and several cost money after you've paid for the course:

- **Stan Store**, monthly. The course's "**Pros and Cons**" lesson on it says the fees are higher, with a dearer tier for email automations, and "**Setup Your Store**" starts a 14-day free trial with a card number going in at sign-up.
- **Systeme.io**, free to start, then monthly paid tiers. "Step 1" offers it as the cheaper storefront, and its own "**Pros and Cons**" lesson says the free plan has limits.

- A domain, yearly. "**Connecting a Domain**" has you buy one.
- Google Workspace, monthly after a free trial. "**Connecting Professional Email**" sets it up on your domain and shows how to drop to the cheaper plan.
- Canva Pro, monthly. "**Logo 101**" tells you to get it and pay the monthly fee.
- ChatGPT's paid version, monthly. The lesson "Walkthrough", in the course's Intro to A.I. section, is done on it, and also says the free version can do this too and you don't need to pay for it at first.
- CapCut Pro, billing not recorded. "**CapCut AI Tools**" says you need it for all of CapCut's AI tools, and also says you may not need it unless you're making your videos fully with AI.
- GoHighLevel, monthly, for later on. "**Additional Platforms You Should Know**" calls its monthly cost pretty high.

Two more things are on record. The two "**Pros and Cons**" lessons tell students that Stan Store and Systeme.io both pay commission on referrals, and the live call "**Fast Growth Content Framework**" suggests putting your Stan Store referral link in your content. So a tool can be recommended with a commission attached, the same as a course. Ask whoever recommends one the Chapter 5 question: are you paid if I sign up?

The notes don't record what currency any of those tools bill in. A monthly tool is a recurring payment, and if it's billed from overseas, the fee and exchange-rate questions further on apply to every month of it.

The Sales Made Simple Method notes record no paid tools. On

that course, the tools line is whatever it takes to have the product and the setup its FAQ says you should already have.

For any other program, if the seller's pages don't say, you have to ask: "What tools or platforms will I need to pay for to do what the program teaches, and are you paid if I sign up to any of them?"

The rest of the money comes from how you pay: the exchange rate, the card fee, GST, instalments and finance. Each one is counted on the sheet.

The exchange rate

When a program's priced in US dollars, what leaves your account in Australian dollars depends on the exchange rate. The ACCC's page on foreign currency says exchange rates vary between suppliers and include a margin or mark-up, and may not be as good as the rates reported on the news.

The same page describes a choice you can be offered when you pay by card while travelling: paying in Australian dollars or in another currency, which it calls dynamic currency conversion. The ACCC says choosing Australian dollars "**may be the more expensive option**", and that your card issuer may still charge an international transaction fee if you do. That's written for travellers, so if an online checkout ever offers you the same choice, treat it as a question: which currency costs less, with the fee and the conversion both counted?

Foreign transaction fees

The ACCC says that when you buy an item overseas, "**an international transaction fee is generally charged**", and that fees are "**usually around 3% of the sale price**". That's from the ACCC's page, published in July 2026. The fee that counts is the

one on your own card. Moneysmart lists fees for using your credit card to shop overseas among the costs to compare on any card, so find out what yours charges before you pay.

The ACCC also says it isn't always clear from a website that the fee applies. A ".com.au" address, or prices in Australian dollars, doesn't mean the business will process your payment in Australia. Its advice for avoiding the fee comes in two parts:

- Check whether the transaction will be processed overseas or in Australia.
- Ask your bank whether it can block international transactions for certain cards.

The ACCC tells businesses that process payments outside Australia that they should warn customers before the transaction if they're likely to be charged the fee, for example with a clear statement during the order before payment, or by saying which country the payment is processed in. So look for that on the checkout. If it isn't there, ask the seller in writing: "Which country is my payment processed in, and which currency will my card be charged in?"

If the fee turns up anyway, the ACCC says it may be considered misleading under the Australian Consumer Law when you're charged an unexpected international transaction fee on a purchase in Australian dollars and the business appeared to be in Australia. It says to contact your card issuer, "such as their bank or the international card scheme like Visa or Mastercard", to ask for the fee back. The same page says it may also be misleading if an overseas business indicates you'll be charged in Australian dollars and then charges you in a foreign currency. In that case it says to ask the business for a partial refund, and your card issuer for a refund of the fee.

Read that for what it is. It's the ACCC's view of what may be misleading, and a request you can make. It doesn't promise the fee comes back. The seller's written answer about where they process payments is what you'd be pointing to, which is one more reason to get it before you pay.

GST on a course from overseas

The ATO says that since 1 July 2017, GST applies to sales of imported services and digital products to Australian consumers, and its list of examples includes "webinars or distance learning courses". The rate, the ATO says, is 10%.

The ATO's page for consumers says GST on these purchases may be included in the advertised price, added at the checkout, or shown on your receipt or order confirmation. It also says some overseas suppliers aren't required to register for GST, because they don't reach the registration turnover threshold, and won't charge it.

On how the price is shown, the ATO says that "generally, if GST is likely to apply to an item, the merchant should display a GST-inclusive price", and that this is a requirement of Australian consumer law. Where a merchant isn't sure yet whether GST applies, the ATO says the merchant will advise that additional taxes may apply, and should confirm the GST-inclusive price as soon as it knows.

So a line under the price saying additional taxes may apply goes on your sheet as "**asked**", with the seller owing the answer. Ask the seller in writing for the GST-inclusive price, or for confirmation that they don't charge GST.

Instalments in somebody else's currency

Chapter 5 had you ask for the total you'd pay under each

payment option. Paying in another currency adds two questions that no source behind this book answers: whether an international transaction fee is charged on each instalment, and what happens to the Australian-dollar amount of later instalments if the exchange rate moves. Don't guess either one, and don't take a guess from the seller on the call. Ask in writing, and keep the answers.

To your bank: "If I pay an overseas business in instalments on this card, is the international transaction fee charged on each instalment?"

To the seller: **"Which currency is each instalment charged in, and is any of it fixed in Australian dollars?"**

If either answer is vague, the line stays **"asked"**, with who owes the answer and the date, because a vague answer counts as no answer.

Buy now pay later

Buy now pay later, as Moneysmart describes it, splits a price into instalments over time instead of the full amount up front, and it says bigger purchases may take several years to pay off.

Moneysmart says these services may charge fees, which can include late fees, monthly account-keeping fees, payment processing fees and establishment fees. For the rest, including the bank fees that can come on top and how buy now pay later can affect your credit report, read Moneysmart's buy now pay later page itself before you sign up.

Moneysmart says every buy now pay later provider is required to have complaints and hardship services, and tells you to contact the provider if you have a complaint or can't make the repayments. It also points to financial counsellors through the National Debt Helpline, and says that service is free and

confidential.

If Chapter 5 sent you here because you're already paying by instalments and want out, go by how you're paying. For a direct debit or a recurring card payment, Chapter 2 has the steps. For buy now pay later, start with the provider's complaints and hardship services. If that doesn't settle it, Moneysmart says the Australian Financial Complaints Authority, AFCA, considers complaints about credit, finance and loans, and that schemes like it hear complaints for free. None of that promises an outcome.

What no source behind this book establishes is whether you can stop buy now pay later instalments, or dispute a buy now pay later purchase, when the program doesn't deliver. Chapter 2 doesn't cover it either, and it won't be filled here with a guess. Before you use one on a program, ask the provider in writing: **"If what I buy with this doesn't deliver, can I stop the instalments or dispute the purchase with you, and how?"** Keep the answer with your refund terms. No answer, no buy now pay later.

Card finance and interest-free deals

Ask what an interest-free offer costs once the free part ends. Moneysmart puts it in one line: "interest-free doesn't mean cost-free". An interest-free deal, it says, typically goes on a credit card or store card with an interest-free period, and once that period ends you're charged interest on any amount not fully paid off. It says those interest rates "can be as high as 26%", that minimum repayments won't pay off the balance before the interest-free period ends, and that the lender doesn't have to remind you when it ends. For the fees these deals can carry, read Moneysmart's interest-free deals page itself.

Moneysmart's page talks about goods and holidays. If a finance offer turns up on a program, the same questions apply: how long the interest-free period is, the rate after it, every fee, and

whether you can pay it off in time.

If you can't clear the card by the due date, the interest is part of the price. Moneysmart's page on choosing a card says interest-free days only apply if you pay the full balance by the due date. So the interest goes on your sheet as an amount your card provider gives you in writing.

Recurring payments and direct debits

Before you set up a direct debit, Moneysmart says to make sure you trust the provider, because you're giving them permission to take money from your account, and to check your accounts regularly to make sure they're taking the agreed amount. Your bank, it says, can give you a list of your direct debits and recurring payments, and if your account is debited after you've asked the bank to cancel a direct debit, the bank can't charge you overdraft fees to cover it. Chapter 2 covers stopping direct debits and recurring payments once things go bad.

A monthly membership, a seller's payment plan and a tool subscription each come out as a card payment or a direct debit. Write down which for each one before you pay, because Moneysmart's steps for stopping the two are different.



Figure 10 — The checkout price is one layer of the real Australian total.

The real total, on one sheet

If you haven't written a maximum yet, write it now, in Australian dollars, before you look at the rest of the sheet.

Do the sheet on paper, before you pay, and count the money over the first 12 months. Write each amount in Australian dollars. If you had to ask, the line says "asked", with who owes the answer, and you date it with the day you sent the question:

- "asked", owed by your bank or card provider.
- "asked", owed by the seller.
- "asked", owed by you, for a check like a tool's pricing page.

A line stays "asked" until the answer's in writing, and a vague answer counts as none. Write the answer beside it when it comes. Chase your bank or card provider's lines, and finish your own, before the week's out. A line they still owe after that means

you don't pay yet, the same as any "asked" line.

Lines you add up:

- The price in Australian dollars at today's rate. If you're paying by instalments or buy now pay later, put the total of all the payments here instead of the price, never both. If the program itself is monthly, the price line is the monthly price times 12. If the checkout offers a choice of currency, price it whichever way costs less once the fee and the conversion are counted.
- The international transaction fee, as an amount.
- GST, only if it's added at the checkout.
- Every fee not already in the price line: establishment, account-keeping, processing and any other fee in a finance or buy now pay later contract.
- Card interest, if you won't pay the card off by the due date, as an amount in Australian dollars. Ask your card provider in writing: "How much interest would I pay on **[amount]** over **[months]** at my rate?"
- Any other monthly payment, like a separate membership, times 12, as long as it isn't already counted in the price line.
- Tools: each one the program tells you to pay for, times 12 for a monthly tool or once for a yearly one, with who recommended it and whether they're paid if you sign up.
- The next rung: anything held back for a higher tier that you'd need to get what the sales page showed, from the answer you got in Chapter 5.

Notes, not added:

- The currency the checkout charges in, and which country the payment is processed in.
- Whether GST is in the price or not charged, with the seller's written answer.
- The rates: your card's international transaction fee, its purchase rate, and any rate after an interest-free period.
- For each monthly payment, whether it's a card payment or a direct debit.
- The provider's written answer on stopping buy now pay later instalments or disputing the purchase.

If there's more than one tier, do a sheet for each and compare the totals.

Add up the added lines. That's the real total.

Time goes on its own line, because it isn't money. Work it out in hours a week. Any figure below that the seller hasn't given you in writing makes the line "asked", owed by the seller:

1. Take the weeks from the timeframe the seller states in writing for getting through the lessons, never a number you pick. If they say in writing it's self-paced, use the weeks you'd give it. Step 4 still stops you going under their hours a week.
2. Divide the total hours of lessons by those weeks. Take the lesson hours from the seller's pages or their written answer.
3. Add the hours of live calls a week you'd go to.
4. Take the hours a week the seller says in writing the program

expects, from the question in the Time section. If their figure is higher than your sum, use theirs.

5. Put the result next to the hours a week you've actually got.

Then the maximum rule. The real total has to be at or under the maximum you wrote, or you don't pay. A line still "**asked**" means you don't pay yet, because it could be any amount, and an "**asked**" line the seller still owes a week after you sent that line's question means you don't pay at all. If the program's hours a week come to more than the hours you've got, that's a no as well, because the money only buys the lessons. That no isn't final until Chapter 7, which redoes the count on only the part you'd use now, or on the whole program if the seller won't split the hours.

And don't move the maximum to make the total fit. You wrote it before anyone had worked on you, which is the only reason it's worth anything.

Once the sheet's filled in as far as it goes, write one word at the bottom by the maximum rule: "**pay**", "**wait**" or "**no**". Write today's date beside it. Each "**asked**" line the seller owes turns "**wait**" into "**no**" a week after you sent that line's question. If your word is still "**wait**" when that week ends and the seller hasn't answered, change it to "**no**" and don't pay.

For Digital Success School, using only what's on record, the price line starts in US dollars: the lifetime tier's price was shown that way on its checkout page on 20 August 2026. Nearly every added line after it says "**asked**", owed by the seller, because nothing on record says where the payment is processed, whether GST is added, or what the monthly tier costs, and nothing on record shows those questions have been put to the seller yet. The notes give part of the lesson hours, but nothing on record is the seller's written timeframe or hours a week, so the

time line says "**asked**", owed by the seller, as well.

The notes name the tools too, but not what they cost in Australian dollars, so check each one on the tool's own pricing page, and until you have, that line says "**asked**", owed by you.

Do one thing today: the sheet, for whatever you're closest to paying for. Fill in every line you can from the checkout page and your own card's fee information, send the bank and the seller the questions for the rest, and clip it to the front of your running list.



Figure 11 — Calculate first; compare the result with the maximum you set before the pitch.



CHAPTER 7

LATER, NOT NOW

Put every lesson in the order your business actually needs it.



Say you've just paid for a program and you're opening its classroom for the first time, or you're still on the sales page reading down the list of what's inside. Either way, the modules come in a set order, first to last. In Digital Success School's classroom, the welcome lesson tells you to work left to right, top to bottom, because it's laid out in that order on purpose. Some of its module tiles have white text with a grey stripe, and those are the foundation modules. The rest have black letters with gold trim, and those are the master-level modules, for lifetime members only.

The same course has a lesson called "**Target Market**", written for people selling it, that describes three kinds of buyer. There are people starting from nothing, people already selling who've got stuck, and people already making affiliate sales who are after a new course to add to their store. One set of modules is meant to serve all three.

So the course's order isn't your order. It's the order for everyone at once, and some of it is written for a stage you haven't reached.

What the courses say about order

Both courses in this book say in writing that some of this waits.

Digital Success School's lesson "**Your Role as Beginner Entrepreneur**" tells beginners to go for clarity over complexity and to stop focusing on things they don't need. It names three a beginner doesn't need: a fancy website, paid ads and outsourcing. What it says you do need is a solid base, a product picked, and to start building.

The welcome lesson says every member should go through the white foundation modules first, and that funnels and email campaigns are already covered in them. It says the gold master-

level modules are where the advanced strategies are, for scaling content and mastering email marketing and sales funnels.

"**Target Market**" says who those master-level strategies help: people who are already selling digital products or building a brand and want more sales, plus the systems that follow up with buyers in the background.

"**Additional Platforms You Should Know**" does the same for tools. It puts GoHighLevel at the more advanced stages of a business, says it has a very steep learning curve and a pretty high monthly cost, and calls it overkill for a one-person business. It says it might suit someone with a team, several products and several sources of traffic. The same lesson says that on Etsy you should be running ads to get to the top of the feed, which it calls discouraging when you're first starting out, and something an established business could do.

The 30 Day Launchpad module is the plainest statement of what the course thinks comes first. It describes itself as how to actually start. Step 1 is a username, a profile picture and a three-line bio, then a storefront with a free download and one paid offer. Chapter 6 covers the hours Steps 2 and 3 set up. Step 3 also tells you to track your confidence rather than views over those first 30 days. There are no paid ads and no scaling software in its three step videos. The module's PDF wasn't captured, so this covers the videos only.

Chapter 1 covered the caution in "**High Ticket Products**": if you're new, hold off on high ticket until you know your subject. Chapter 6 covered Sales Made Simple Method's FAQ saying the course is built for people who already have a product and the fundamentals. The same FAQ says the course comes out in phases. Phase 1 is the foundational material, and the later phases add the advanced material, at no extra cost to people already in. When the course's own page was read for this business on 20

August 2026, Phase 3, seven of its sixteen modules, was marked coming soon, with no date given.

Where later gets sold as now

Digital Success School has a lesson for people promoting it, "**Selling Points**", in its Marketing for DSS module. It says customers might not need the lifetime perks or the master levels straight away. Then it tells affiliates to push the lifetime membership, or an annual tier the saved sales copy doesn't show, ahead of everything else, and to present them as the better option. For the pre-launch, it told them to pitch the lifetime first, because that tier had the biggest discount.

If you're starting from nothing and someone recommending Digital Success School pushes the lifetime tier at you, the course's own lessons aim its master levels at people already selling. The lifetime tier adds other things as well. Chapter 5 names the one-to-one strategy session, and Chapter 3 covers what's on record about it.

"**Selling Points**" also gives you the argument you'll hear. It says the memberships are priced so the bigger ones work out cheaper the longer you stay. That's the case for buying later now. It holds only if you'll still be using the course by then, and only if the master levels will be any use to you when you get there. Neither of those is on the price tag. "**Selling Points**" says the pricing was structured this way intentionally, so affiliates can push the annual and lifetime memberships more easily. The same lesson describes affiliates being paid on whichever of the memberships they sell.

So put one question to whoever's recommending the program: "**Which tier would you put me on, where I'm at now, and are you paid more on that one than on monthly?**" If the answer is the top tier, hold it up against what the course's own lessons say

that tier is for. If they won't answer the second half, Chapter 4's section on commission nobody mentions covers what that means.

Waiting doesn't have to lock you out, going by the course's own welcome lesson. Chapter 5 has it telling monthly members who ever want to upgrade to send a private message, and "**Selling Points**" itself tells affiliates a buyer can start monthly and upgrade from there. Nothing on record says whether that option, or its price, would still be the same when you did, so ask the seller both in writing before you decide. Ask too whether there's an annual tier, and what it costs.

When a next-rung offer turns up in an email or on a call, read its description for the topics on the map below. If you find them, check whether the thing that has to be true first is true for you.

The map

For each topic: what it is, what has to be true before it's worth your time or money, and what doing it early costs you.

A personal brand

- What it is: your name and face known for one subject.
- True first: you know the subject well enough to pass Chapter 1's check, and you've got something to point people to. Digital Success School's own start is small, just the username, picture and three-line bio from the Launchpad.
- Early, it costs: the beginner's advantage. "**Your Role as Beginner Entrepreneur**" says a beginner is free to try any style because they haven't built a following or a brand yet, and tells you to document what you're doing rather than create content as the expert. Build the brand early and you

give away the advantage that lesson describes. It costs money too, because some of the tools on Chapter 6's list bill monthly, Canva Pro among them.

Attracting leads

- What it is: people finding you, and their email addresses.
- True first: a product those people could buy. "**Your Role as Beginner Entrepreneur**" puts picking a product first. Digital Success School does put a basic version at the very start, a free download on your Launchpad storefront, and keeps the advanced version in the master levels.
- Early, it costs: a storefront before you've got a product people could buy, and Chapter 6's list shows storefronts can bill monthly.

Promotion across several channels, and paid ads

- What it is: many platforms at once, and paid reach.
- True first: an established business behind the ads, which is where "**Additional Platforms You Should Know**" puts ads on Etsy, and "**Your Role as Beginner Entrepreneur**" says beginners don't need paid ads.
- Early, it costs: money, and hours. Nothing on record for this book says what ads cost someone starting out, so I won't give you a figure. Every extra channel you post to by hand costs more hours a week, and Chapter 6's time line has to hold all of them.

Tracking, tweaking and scaling

- What it is: measuring, testing, and software for more sales.
- True first: something already selling. "**Target Market**" aims the master-level strategies at people already selling, and "**Additional Platforms You Should Know**" matches GoHighLevel to a business bigger than one person, as above. For your first 30 days, the Launchpad points you at your own confidence rather than views and likes.
- Early, it costs: a monthly subscription to software the course itself calls overkill for one person, the time it takes to learn it, and possibly the bigger purchase, which is the tier that holds the master levels.



Figure 12 — Sequence the learning around the business you have—not the business the sales page imagines.

Marking the later modules

Chapter 6's time line puts the program's hours a week next to yours. Some programs won't fit. Before you write one off, mark

which of its modules are later. Leaving those out for now follows a split the courses already make. Digital Success School's monthly tier is the foundation modules without the master levels, and Sales Made Simple Method brings out its advanced material in later phases.

1. Get the full module list, from the sales page or by asking the seller in writing, and write "**now**" or "**later**" beside each module. A module is later when it teaches something from the map and the thing that has to be true first isn't true for you yet. Do the same for the live calls. Digital Success School's welcome lesson says its Q&A recordings run longer, and to watch them if you have time, so the course has marked those optional itself.

2. Redo Chapter 6's time line with only the "**now**" lesson hours, sourced the way Chapter 6 has you source them.

3. Ask the seller in writing how many hours a week the "**now**" part takes. If their figure is higher than your "**now**" hours, use theirs.

4. If they won't split the hours, the whole program's hours a week stand, and marking gives you no relief.

Judge the program on its "**now**" column. If the "**now**" modules don't cover the step you're actually on, the later ones won't make up for it. If they still don't fit your hours, it's a no. If the "**later**" column is longer than the "**now**" column, count the "**later**" modules.

If there's more than one tier, do the same for what the next tier up adds. Get its list and mark each item "**now**" or "**later**". At the top of the page, write how many of the next tier's items you marked "later". Beside that number, write the difference between the two tiers' real totals from Chapter 6's sheets. If every item on the next tier is marked "**later**", that difference is what you'd be

paying over the first 12 months for things you can't use yet. If it's zero or less, the bigger tier costs no more over 12 months, so ask yourself whether you'll still be using the program when the "**later**" items turn into "now".

What I took from Digital Success School, for when you start selling

None of this is a result. It's what I took from the course about selling, in my own words, with where the course teaches it.

Put yourself out there, and stop caring what other people think. The course's confidence challenge has a day where you film yourself somewhere public, and its line is "**Nobody cares as much as you think they do.**"

Don't wait for perfect. "**Your Role as Beginner Entrepreneur**" says the only way a beginner can start is messy, working through things not being perfect until they're good enough. The way I put it is that no amount of perfect is perfect until you've made "100 bad" pieces of content. That's my phrase, not the course's.

You don't need a viral video to sell. "**TikTok Growth Strategy**" says consistency beats going viral every time. In "**Rapid Growth Attraction Content Framework**", the teacher says that when his views went from his usual hundred thousand a month into the millions, his sales went up only a little.

Make every piece of content for a reason, and be yourself doing it. Being yourself is something AI can't copy, for now. "**Flash vs. Authenticity**" says "**real beats fake**", because real is what builds trust. Chapter 4 has the one place I partly disagree with the course on this: putting on a face for the camera.

When you're the one on the call, turn Chapter 5 round. This is the book's own list, and it isn't legal advice.

- Ask open questions, including what they need it for and what they can afford.
- When they go quiet, leave the silence. That's where they think.
- Don't take a yes they haven't really given. If it sounds like "**please stop**", it isn't agreement, and Chapter 5's section on the yes that isn't a yes says why.
- For me, I won't tell an outright lie to make a sale. There's an actual person on the other end of the phone.

What Digital Success School leaves out, for when you start selling in Australia

You don't need this before you buy. You need it the day you sell something yourself, your own product or a course as an affiliate. Digital Success School's store setup lesson tells you not to worry about some settings unless you're in the EU or UK. In the lessons captured for this book, Australia comes up only as a place or a currency, and none of them names the ACCC, the ATO or Australian consumer law. What follows is what the Australian regulators say, and it isn't legal advice.

Refunds. Chapter 4's section on guarantees covers what Digital Success School tells sellers about refunds. The ACCC says a business can't take away consumers' basic rights by "**displaying a 'no refunds' sign, or otherwise saying that refunds are not available at all, or not available at all after a certain number of days**", and that misleading consumers about their rights in these ways is against the law. So a "**no refunds**" line in your own terms doesn't remove those rights. Get advice on what your terms can say.

Email and SMS. Digital Success School's lesson "**Why Email**

Marketing Matters" says people who subscribe to your list have volunteered for your marketing, so the guidelines of the FTC, a United States federal agency, don't bind your emails the way they bind public posts. Here, the ACMA says the Spam Act 2003 sets your responsibilities: you need the person's consent before you send, each message has to identify you and give your contact details, and its unsubscribe option has to honour a request within 5 working days. It's up to you to prove consent, so record who gave it, when and how.

Privacy. The OAIC says most small businesses aren't covered by the Privacy Act 1988, and it measures a small business by annual turnover. Regardless of turnover, the Act covers a business trading in personal information, which the OAIC's checklist says includes giving a benefit to collect it, or passing it on for one, like selling or swapping a customer list. On the checklist, a small business doing that has to comply if it's without the person's consent and without the law requiring or authorising it. Check your own sign-up offer against the checklist, which the OAIC says isn't a substitute for legal advice.

Being paid. The ACCC's report on its influencer sweep found influencers "using vague or confusing language to describe their relationships with brands or to disclose advertising in posts". So if you promote a course as an affiliate, keep your own disclosure plain, and hold your posts to the check the disclosure page and Chapter 4 have you run on other people's.

Claims about the future. Chapter 4 covers a Digital Success School lesson that tells affiliates to pitch that a couple of referrals covers your fee. Repeat that in your own posts and it's your claim about the future, and so is a testimonial you share to suggest what a buyer will get. Chapter 4's sections on testimonials and on claims about the money set out what the ACCC says a business making claims like that has to be able to

show.

Scarcity. Chapter 5 covers what the courses teach about limits and deadlines, including a Digital Success School lesson that advertises a limit it wouldn't keep. The ACCC says "**Any statement that creates a false impression about goods and services can be breaking the law.**" A limit that isn't real, or a deadline that doesn't hold, is a statement of that kind.

Tax. The ATO has rules on when you need an Australian business number (ABN) and when you must register for GST, so see a registered tax agent or the ATO about yours. Digital Success School's account setup lesson covers a social security number and a sole proprietorship, and says those are for people in the US.

Take the program at the top of your shortlist, get its module list and mark every module "**now**" or "**later**", in pen.



CHAPTER 8

YOUR WORKSHEET AND NEXT STEP

Turn what you know into a decision you can explain.



If you've done what each chapter asked, you've got a running list by now. The three questions are at the top, the boxes you couldn't tick are filed under them, a real-total sheet is clipped to the front, and there's a page of modules marked "now" or "later".

The worksheet below puts all of that in one place, for one program, on paper. Each line names the chapter that built the check, apart from the last box, which says it's this worksheet's own. The worksheet doesn't explain anything twice, so if a line doesn't make sense, go back to that chapter, or look the word up in the Glossary at the back, before you tick it.

What should already be on your running list

Get these together before you start. If one's missing, the chapter it came from tells you how to make it.

- The three questions, written down where you can see them. That's from the introduction.
- The boxes you couldn't tick on the Chapter 1 self-check, filed under the three questions.
- Every box you couldn't tick in Chapter 2, where you looked and what you found for each one, and your stop rule.
- Every 0 and every blank from the Chapter 3 scorecard, next to the question it answers.
- Every box you couldn't tick on the Chapter 4 what's-the-catch check.
- Every answer to the Chapter 5 next-offer-up message that came back missing or vague, and the sticky note with your opening line for calls and "**Let me think**" under it.
- The Chapter 6 real-total sheet, with "**pay**", "**wait**" or "**no**"

written at the bottom and a date beside it. The word you write under the three answers below is the one that counts, over the one on the sheet, because it takes in every chapter's checks.

- The Chapter 7 page of modules marked "**now**" or "**later**", with the two numbers Chapter 7 has you write at the top if there's more than one tier.

The worksheet

Copy this out by hand, or print it. Fill in the top first.

- Program:
- Who I'd be paying, and their country:
- Today's date:
- The date a week from today, when the week runs out for the questions I send today:

Chapter 1, What High Ticket Means

- I've run the "**Ready for this yet?**" self-check on this program and ticked its first two lines: I can say what it teaches and who it's for without the sales page, and I know the subject well enough to spot the promises no course could keep.
- Its money lines are ticked: what comes out in Australian dollars, whether I could lose every cent of that and still pay my bills, the refund terms, and whether I'd pay with the bonuses covered up.
- I'm not deciding against a deadline someone else set.

- I've weighed what the seller has actually told me about who helps me on day 30 against how much of the page is promise and feeling.

Chapter 2, The Checks Before and After You Pay

- Every box on the before-you-pay list is ticked.
- My stop rule is written down, with a date and what has to be true by then, and the stop date sits before the last day of any refund window.
- I know where the steps for getting my money back start: the refund terms I saved, then a written complaint to the business.
- The first-week re-read of the refund terms and the support answer is in my calendar, with the three after-you-pay checks to follow it.

Chapter 3, Choosing a Program From the Buyer's Side

- I've tested all six knockouts on the scorecard and none of them is ticked.
- The six buyer lines are scored in pen, from what I could see or get in writing, none is blank, and every 0 is on my running list, with my own written answer beside any 0 on line four: would I be glad I bought it if I never sold a single copy?
- If I'm thinking of promoting it, commission is scored last and kept out of the total.

Chapter 4, Reading Claims, Testimonials and Guarantees

- Every box on the what's-the-catch check is ticked, or its question has been answered in writing.

- The testimonial that got to me most has been through the testimonial checks, off the seller's page.
- Nobody sent me to this program, or I've found whether the person who did is paid if I buy, from a plain statement, a promotional label or the link, or I've asked them straight.
- Each of the six guarantee questions has an answer, from the page, or from the seller in writing.

Chapter 5, The Funnel, From the Receiving End

- I can name the stage of the funnel I'm at, and I've asked the question the decoder gives for it.
- I haven't paid on a call, and the opening line from "**Never pay on the call**" is on a sticky note by my screen.
- There's no call ahead, or I've practised saying the lines from Chapter 5's "What to do on the call": "I'm not sure yet. I'll know once I've read it in writing", then "Let me think" and letting the silence sit, and "I'm still thinking."
- There was no call, or I've asked the seller to confirm in writing anything promised on it.
- If there was a call, I answered in my own words, took time to think, and noted whether they asked what I can afford.
- I've got the next rung and its cost in writing, kept with my refund terms, and anything missing or vague in the rest of the answer is on my running list.

Chapter 6, What It Really Costs Before You Start

- My maximum, in Australian dollars, was written down before I looked at the rest of the sheet.
- The real-total sheet is filled in, one for each tier, and every

line is an amount or a dated "asked".

- The time line sits next to the hours a week I've actually got.
- "**Pay**", "**wait**" or "**no**" is written at the bottom of the sheet with the date I wrote it, and each "**asked**" line has the day I sent its question.

Chapter 7, Later, Not Now

- Every module and live call is marked "**now**" or "**later**" in pen, and the time line is redone with the "**now**" hours, or the seller won't split the hours and the whole program's hours stand.
- There's only one tier, or the count of the next tier's "**later**" items, and the difference between the two tiers' real totals, are at the top of the page.
- There's only one tier, or nobody's recommending it, or I've asked whoever's recommending it which tier they'd put me on, and whether they're paid more on that one.
- This worksheet's own check, not a chapter's: I could lose the real total from my Chapter 6 sheet and still pay my bills.

Putting it to the three questions

Take every empty box on the worksheet and every item on your running list, and sort each one to one of the three questions. This is where each chapter's checks go:

- Can I trust this person? Chapter 1's day-30 support answer, weighed against the promise and the feeling. Chapter 2's hard questions staying up, answers once you've paid, and

how the seller answers a written complaint. Chapter 3's support knockout, line five, line six, and the written answer on line two. Chapter 4's check on whether the recommender is paid, and whether the review names something it didn't like. Chapter 5's offer in writing, how the seller took your no, and whether they asked what you can afford. Chapter 6's "**asked**" lines the seller still owes, and Chapter 7's question about which tier.

- Will this work for me? Chapter 1's first two self-check lines, Chapter 2's money-back check and help check, Chapter 4's testimonial and money claims, anything promised on a Chapter 5 call until it's in writing, and Chapter 6's time line once Chapter 7 has redone it for the "**now**" column.
- Will I regret this later? Chapter 1's money lines and deadline line, Chapter 2's complaints search, refund terms and stop rule, Chapter 3's other knockouts, zeros and blanks, Chapter 4's guarantee, Chapter 5's next rung in writing and not paying on the call, Chapter 6's maximum rule, the gap between Chapter 7's two tier totals if there's more than one tier, and this worksheet's last box.

Anything that isn't listed goes under the question it helps you answer.

Then answer each question in one line, in the form the introduction turned them round to: about the seller, and with something you can point to.

Then write one word under the answers. Most of the rules for which word it is come from the chapters, but this worksheet adds some of its own, like the bills test, the questions on the page further down, and a wait on every empty box, even where its chapter didn't hold you up.

No, if any one of these is true:

- A knockout is ticked.
- There's no straight answer on where buyers talk a week after you asked the seller.
- The real total is over your maximum.
- The hours a week for the "**now**" part from Chapter 7 come to more than you've got, or the whole program's hours do if the seller won't split them.
- You couldn't lose the real total and still pay your bills.
- Line four is a 0 and you wouldn't be glad you bought it without selling a copy.
- No written answer has lifted a 0 on line one, two or five a week after you asked.
- There's an "**asked**" line the seller still owes a week after you sent the question.

Wait, if any one of these is true:

- Any box on the worksheet is empty.
- Any line on the sheet still says "**asked**".
- A 0 on line one, two or five hasn't had its week yet.
- A question at the bottom of the page for the person you share money with hasn't had a written answer yet.
- A knockout hasn't been tested yet.

Pay is only open to you when nothing on either list applies. Even then, pay on a different day from the one you wrote the word, and never on a call.

If a "no" applies, the word is no, whatever else is still open.

A "pay" doesn't mean the program will work for you, any more than a full tick on Chapter 1's list did.



Figure 13 — Bring every unanswered box back to the three questions before deciding.

A page for the person you share money with

This page goes with the stop rule Chapter 2 tells you to show the person you share money with.

Fill it in from your worksheet, in your own words. Nothing on it comes from the sales page. If a line would need something you haven't checked, write "**not checked**" on it.

- The program, and what it teaches, in one sentence I wrote without looking at the sales page:

- Who I'd be paying, and the country they're in:
- The real total over the first 12 months, in Australian dollars:
- The maximum I wrote before I added anything up:
- The hours a week it expects, and the hours a week I've actually got:
- The refund terms: what comes back, the last day of the window, and who I'd ask:
- Every line still "**asked**", and who owes the answer:
- My stop rule: the date, and what has to be true by then, from Chapter 2:
- Pay, wait or no, and the date each week you've given the seller runs out, if any are still running:

Talk it over without the seller there, the way Chapter 5 says to handle the partner line. Anything they ask that you can't answer from the page, write at the bottom of it.

Your next step

This book is education, and it isn't advice on your own case. When you need help with your own case, the chapters have already named where it is.

- Your card's fees, interest and instalments: your bank or card provider, asked in writing, as Chapter 6 sets out.
- Getting money back once it's gone bad: the order in Chapter 2's section on when it's gone bad, which covers chargebacks and AFCA, and the different order Chapter 2 gives if it looks like a scam.

- Stopping a direct debit or a recurring card payment: Moneysmart's steps, in Chapter 2.
- Buy now pay later you can't keep up with: the provider first, then the free services Chapter 6 names from Moneysmart.
- Whether Australian law reaches an overseas seller, or whether a call you booked counts as unsolicited: your state or territory's fair trading or consumer affairs office.
- A financial product, like an investing app or a credit card: get advice before you act on a recommendation for one.
- Your own money, tax or legal position: a qualified professional who knows your situation.

Now write the name of one real program at the top of the worksheet. Copy across whatever your running list already answers. For each line it doesn't, write down who owes the answer, such as the seller, whoever's recommending the program, the program's group, an adviser or you. Send every question someone else owes today, since a written answer can take a while to arrive, and answer your own. Then fill in that page and give it to the person you share money with before you've paid anything. Ask them to write one question at the bottom, the one they'd want answered before the money goes. Send each question at the bottom that someone else owes, in writing, with today's date beside it, and write the answer beside any you owe yourself.



BEFORE AND AFTER YOU PAY

Record the evidence before you commit—and keep checking after you pay.

Program: _____

Before you pay

- ☐ You've searched for complaints about the program and read past the first page.
Where you looked and what you found:

- ☐ You've found enough buyer reports to judge, and they aren't the same complaint over and over. If you found none, you've done the new-program checks instead.

- ☐ You've read what buyers say they actually did to get their money back, and selling the same program to the next person isn't the main thing they describe.

- ☐ You've found where buyers ask questions in public, and the hard questions are still up, with answers.

- ☐ You've asked the seller in writing what the support is and who gives it, told them what you need the program for, and kept their answer.

- ☐ You've saved a dated copy of the refund terms and written down the last day of any refund window.

- ☐ You've written your stop rule and put its date in your calendar.

- ☐ Every box from your Chapter 1 list has an answer written next to it.

An empty box means you don't pay yet.

After you pay

- ☐ Someone running the program has turned up recently, and you can see the date.

- ☐ When buyers ask questions, somebody answers them instead of just posting at them.

- ☐ When you ask for help with your own business, the answer stays on your business.



READY FOR THIS YET?

Check your readiness before the sales page makes the decision feel urgent.

Program:

- ☐ Without looking at the sales page, I can say what the program teaches and who it's for.
- ☐ I know the subject well enough to tell which promises on the sales page no course could keep.
- ☐ With the bonuses covered up, I'd still pay the price for what's left.
- ☐ I know what will come out of my account in Australian dollars, exchange rate included, not only the number on the page.
- ☐ I could lose every cent of that and still pay my bills.
- ☐ I've read the refund terms, and I know who I'd be asking.
- ☐ I'm not deciding against a deadline someone else set.
- ☐ If I'm going to recommend it, I've bought it and been through it myself.
- ☐ I could tell anyone I recommend it to, straight out, that I'm paid if they buy.

Ticking every box doesn't mean a program will work for you. It means you've done the checking a list can do, and the chapters after this go further.

Write the boxes you couldn't tick under the three questions

● Can I trust this person?

● Will this work for me?

● Will I regret this later?



GLOSSARY

Each entry gives a word's meaning in one line, and the chapter that explains it in full.

- ABN: an Australian business number. The ATO has rules on when you need one (Chapter 7).
- ACCC, the Australian Competition and Consumer Commission: one of the Australian regulators, whose guidance this book quotes on refunds, consumer guarantees, "was" prices, reviews, disclosure, card fees and unsolicited sales (Chapters 2 to 7, and Disclaimer & Disclosure).
- ACMA, the Australian Communications and Media Authority: the regulator that says the Spam Act 2003 sets your responsibilities for the emails and SMS you send (Chapter 7).
- AFCA, the Australian Financial Complaints Authority: considers complaints about credit, finance and loans, and about how your bank handled a chargeback or a scam (Chapters 2 and 6).
- Affiliate: someone who recommends something another business sells and is paid a commission when someone buys through their link (Introduction).
- Anchoring: the first number you see becoming the reference point for every number after it (Chapter 5).
- ASIC, the Australian Securities and Investments Commission: runs the Moneysmart site, has rules that may apply to financial products, and brought the Select AFSL case (Chapters 4, 5 and 6, and Disclaimer & Disclosure).

- Asked: a line on your cost sheet still waiting on a written answer, with who owes it and the date you sent the question. A vague answer counts as none (Chapter 6).
- ATO, the Australian Taxation Office: says when GST applies to a course from overseas, and has the rules on when you need an ABN or must register for GST (Chapters 6 and 7).
- Australian Consumer Law: the law your consumer guarantees come from, which also bans false or misleading testimonials (Chapters 2 and 4).
- Buy now pay later: splitting a price into instalments over time, which can carry fees (Chapter 6).
- Card scheme: the likes of Visa or Mastercard, in the ACCC's words. The schemes set the time limits for a chargeback (Chapters 2 and 6).
- Chargeback: something you can ask your bank about if you paid by credit card and the business won't fix it. AFCA's factsheet says the basis for one is that you paid for goods or services you didn't receive. A chargeback isn't automatic (Chapter 2).
- Closed question: a question that can only be answered yes or no (Chapter 5).
- Commission: the share of the price paid to whoever sends the buyer (Chapter 3).
- Commission disclosure: a plain statement that the person recommending something is paid if you buy, near the top of a review, or before any link in a post or video (Chapter 4, and Disclaimer & Disclosure).

- **Conscientious:** the DISC type the course pictures as an owl, sold with structure, data and a breakdown of exactly what's included (Chapter 5).
- **Consumer guarantees:** your rights under the Australian Consumer Law when you buy goods or services, which a "no refunds" line can't take away. They don't cover changing your mind (Chapter 2).
- **Cooling-off period:** a set time to change your mind after signing an unsolicited sales agreement. Other agreements may not have one (Chapter 5).
- **Credit licensee, and responsible lending:** ASIC's responsible lending page says credit licensees must not suggest a credit contract to you if it's unsuitable for you. A course seller isn't a credit licensee, so the rule isn't theirs (Chapter 5).
- **DCC, or dynamic currency conversion:** a card-payment choice, while travelling, between Australian dollars and another currency (Chapter 6).
- **Dealing by arranging:** a financial service. ASIC says a paid, unique link to a licensed company's trading platform, where the people who come through your link get a benefit, is likely to be it, depending on how involved you are in making the trade happen (Disclaimer & Disclosure).
- **Direct debit:** a payment you give a provider permission to take from your account (Chapters 2 and 6).
- **DISC:** the model Sales Made Simple Method teaches sellers for sorting buyers into four types, Dominant, Influence, Steadiness and Conscientious, and changing the pitch for each. It says we're each a mix, with one type leading (Chapter 5).

- Dominant: the DISC type the course pictures as a lion, sold with short, confident, bottom-line messages about getting further, faster (Chapter 5).
- Email sequence: the run of emails that starts once you've handed over your email address. The course plan Chapter 5 walks through is designed to close the sale inside seven days (Chapter 5).
- Freebie: the free thing that starts a funnel, like a guide, a checklist or a free group. The course lesson says its job is making later sales easier (Chapter 5).
- Funnel: the path a seller builds to walk a stranger from a post in their feed to the checkout (Chapter 5).
- Gratuitous concurrence: the National Bench Book's term for seeming to agree with every question or statement put to you, even when you don't agree (Chapter 5).
- GST: the 10% tax the ATO says applies to imported services and digital products sold to Australian consumers, distance learning courses included. Some overseas suppliers don't charge it (Chapter 6).
- High ticket: the expensive end of the market, such as courses, programs, masterminds, webinars and seminars (Introduction and Chapter 1).
- IDCARE: the service Scamwatch describes as Australia and New Zealand's national identity and cyber support service, which can help you make a plan, for free, to limit the damage from a scam (Chapter 2).
- Influence: the DISC type the course pictures as a monkey, sold with emotional stories, before-and-after results, energy

and a sense of belonging (Chapter 5).

- Interest-free deal: a deal that typically goes on a credit card or store card with an interest-free period, and once that period ends, you're charged interest on any amount not fully paid off. Moneysmart says "interest-free doesn't mean cost-free" (Chapter 6).
- International transaction fee, or foreign transaction fee: a possible card fee for an overseas seller or overseas processing, even in Australian dollars (Chapter 6).
- Knockout: a scorecard check where one tick stops you, whatever the score (Chapter 3).
- Masterclass: a free live training. The lesson Chapter 5 covers calls it the highest-converting free format, and says its next step is always the paid offer (Chapter 5).
- Maximum: the most you'd pay, in Australian dollars, written before anyone works on you (Introduction and Chapter 6).
- Money lines: lines three to six of the Chapter 1 self-check, which are the bonuses covered up, the cost in Australian dollars, whether you could lose it, and the refund terms (Chapter 1).
- Moneysmart: ASIC's Moneysmart site, quoted in this book on card fees, direct debits, buy now pay later and interest-free deals (Chapters 2 and 6).
- National Debt Helpline: where Moneysmart points you for financial counsellors. It says the service is free and confidential (Chapter 6).
- Next rung, next offer up, or upsell: anything the seller sells

above what you came to buy (Chapter 5).

- Now and later: the mark beside each module. A module is later when it teaches something from Chapter 7's map and what has to be true first isn't true for you yet (Chapter 7).
- NSW Fair Trading: the New South Wales agency Chapter 5 quotes on unsolicited agreements. Your own state or territory has a fair trading or consumer affairs office (Chapters 2 and 5).
- OAIC, the Office of the Australian Information Commissioner: says most small businesses aren't covered by the Privacy Act 1988, with exceptions such as trading in personal information (Chapter 7).
- Open question: a question that can't be answered with a yes, like what do you need this for (Chapter 5).
- Order bump: a small add-on offered at checkout, beside what you came to buy (Chapter 5).
- Promotional label: the mark a platform's own setting puts on a live to show it's promotional, like TikTok's (Chapter 4).
- R4: Sales Made Simple Method's four-step answer to a buyer's hesitation: repeat, relate, re-close and re-consolidate (Chapter 5).
- Real total: your cost sheet added up for the first 12 months, in Australian dollars (Chapter 6).
- ReportCyber: the way to make an official report of a scam to the police online, at cyber.gov.au (Chapter 2).
- Reselling loop: when the buyers who got their money back

mainly did it by selling the same program on to the next person (Chapter 2).

- Running list: the list you start at the end of Chapter 1, of the boxes you couldn't tick filed under the three questions. Chapters 2 to 5 add to it, and Chapter 6's real-total sheet gets clipped to its front (Chapters 1 to 6).
- Scamwatch: where you report a scam, at scamwatch.gov.au. It says reports help it try to stop the scam or warn others (Chapter 2).
- Scorecard lines: the six lines on the Chapter 3 card, each scored 0, 1 or 2 only on what you can see or get in writing (line one is what you're buying, two whether it's all there, three a sample of the teaching, four whose business the teaching is about, five support, and six who you're paying and whether the terms back the page). Commission is scored apart and never added (Chapter 3).
- Spam Act: the Spam Act 2003. The ACMA says you need the person's consent before you send, each message has to identify you, and an unsubscribe request has to be honoured within 5 working days (Chapter 7).
- Steadiness: the DISC type the course pictures as a horse, sold with calm reassurance, like no rush and take your time (Chapter 5).
- Stop rule: a date and what has to be true by then, written before you pay, with the date before the last day of any refund window. If it isn't true by then, you stop (Chapter 2).
- Strategy call: a free call on the way to a high-ticket program. Expect a sales call, and expect that the person on it may be paid when you buy (Chapter 5).

- Three questions: Can I trust this person? Will this work for me? Will I regret this later? Sales Made Simple Method teaches them to sellers, and this book has you answer them about the seller, with something you can point to (Introduction).
- Time line: the line on the Chapter 6 sheet that works out the program's hours a week, to set next to the hours you've actually got. Chapter 7 redoes it for the "now" part (Chapters 6 and 7).
- Unsolicited agreement: in NSW Fair Trading's description, one where a supplier or salesperson approaches or phones you uninvited, the negotiations happen over the phone or away from the supplier's premises, and it's over a minimum value or its value wasn't agreed. A call you booked yourself may not count (Chapter 5).
- VSL, or video sales letter: a sales video that can be dressed up as free training (Chapter 5).
- Yes ladder: a string of closed questions, each easy to say yes to, so each yes makes the next one easier until the one that matters arrives as one more. Both courses teach sellers to stack small commitments, but neither uses the name or teaches it as questions on a call (Chapter 5).

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Chapter 8: Your Worksheet and Next Step

No new public sources. It points back to the pages listed under Chapters 2 and 6.