

BROKE, NOT BROKEN

A survival girl's guide
to digital income



MEL TRU

*If you're here, it's because
something had to change.*



A broke girl's guide to digital income.

You Are Not Broken. You Are Broke.

There's a difference.

Broke is a state of your bank account.

Broken is a state of your spirit.

And no matter how low your balance is—
you're still here.

Still *scrolling*.

Still *searching*.

Still trying to figure out how to flip rock
bottom into your starting point.

That *matters*.

That *counts*.

You don't need a niche.

You don't need a website.

You don't need a perfect idea.

You *need*:

- One win.
- One offer.
- One reason to believe your ideas still mean something.

This isn't a strategy.

This is a rope.

You're not here to impress anyone.

You're here to get through the week.

Let's begin.

The Rules of Making Money When You're Drowning

Let's start with the truth:

Most advice was not made for girls like us.
The ones who don't have time to "build a brand."
The ones who are so tired it feels like gravity.

So here are the only rules that matter
when you're in survival mode:

1. Fast is not failure.

If you need money now, you are allowed to do what
works fast.
It doesn't make you desperate.
It makes you resourceful.

2. It doesn't have to be forever.

You're not choosing a career—you're choosing a
lifeline.
You're not building a dream—you're building a
way out.
You can pivot once you're safe.

3. You are still smart, even when you're struggling.

Your brain is not broken.
You're just in a storm.
And you're still strategizing, even soaked and shivering.

4. Someone will pay you today.

Not after you perfect your offer.
Not after you "feel ready."
Today.

This isn't about being fearless.
This is about being broke and moving anyway.

-Let's move.

The Hustle Shift

You don't need a brand. You need a transaction.

Let's get real:

If you're checking your bank app every hour,
you don't need to be someone's dream girl on Instagram.

You need someone to Venmo you \$30 tonight.

And that means the rules are different.

This isn't about building a legacy.

It's about buying groceries.

This isn't about aesthetics.

It's about traction.

You *don't* need:

- A niche
 - A funnel
 - A brand identity
 - A Canva moodboard
 - A masterclass
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You *do* need:

- Something you can do
 - Someone who needs it
 - A way for them to pay you
- That's it. That's the formula.
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And it's enough to get you out of the fire.

So take a breath.

You're not behind.

You're just early to your own way out.



Let's build your No-Fail Offer next.

THE NO-FAIL OFFER

How to Sell Something Before You Believe in Yourself

Let's cut through the noise.

If you're broke, overwhelmed, and doubting everything you've ever created—you don't need confidence.

You need a tiny offer that buys you one more day.

Here's what works when nothing else does:

1. Solve something stupid simple.

Not your life's purpose.

Not your 6-month transformation.

Solve a Tuesday problem.

Help someone get their inbox to zero.

Give them 10 content hooks.

Tell them what to say in the awkward email.

Make their day a little lighter.

That's it.

That's the whole offer.

3. Put it out there.

Drop the Canva image.

Post it in a Facebook group.

DM five people.

Make the offer while your voice shakes.

Do it while your hand trembles.

Because courage doesn't wait for clarity.

And you don't have time to be scared anymore.

2. Keep it scrappy.

This isn't the masterpiece.

It's the gas money.

It's the pizza night for your kid.

It's the proof that you can move even when it all feels impossible.

Don't worry about making it pretty.

Worry about making it helpful.

This is your no-fail offer:

- \$7–\$27.

- Solves something now.

- Gets one person to say yes.

That “yes” might not fix everything.

But it'll fix something.

And right now, that's enough.

Let's build it.

Your No-Fail Offer

1. What problem can you help someone solve in 30 minutes or less?

(Example: I can help a small biz owner brainstorm 3 reels, or I can set up a Canva template.)



2. Who is this for?

(Ex: a busy mom, a small biz owner, a beginner creator, etc.)



3. What's the win for them?

(What will they walk away with — clarity, confidence, a tool, etc.?)



4. How will you deliver it?

(Voice note? PDF? 20-minute chat? Instagram DM?)



5. Price:



\$7 — \$27



You're not building a business yet.

You're building proof.

That someone will pay you. That your brain still works. That your ideas still mean something.



This is your rope. Not your forever.

Your First Dollar is Waiting

You've got the idea.

You've got the value.

Now let's move like we believe in it.

How to Sell It Fast:

1. Choose your easiest delivery method

→ Email? Instagram DM? Google Drive link?

Don't overcomplicate it. Just choose one and make it happen.

2. Post about it today

Tell people what you're offering and how they can buy.

Doesn't have to be perfect. Doesn't have to be pretty.

It just has to be real.

Example Post Prompt:

"I made a quick guide for anyone who feels like they're drowning but still wants to make money online. It's raw and real and ready for you. DM me and I'll send it."

3. Price it without shame

\$7? \$17? \$47?

Whatever helps you breathe today.

You don't have to price for your "worth."

You can price for your peace.

Remember:

This isn't about the perfect business plan.

This is about proving to yourself that you can move—even now.

Even here.

Even broke.

\$10 in 10 Minutes Offer Bank

A low-effort income spark for when you're overwhelmed, burnt out, and just need a win.

This isn't a funnel. This isn't branding.

This is fast cash with soft hands.

Here are a few no-shame, no-prep ideas you can offer today—on Instagram, in a Facebook group, or just to your own people:

Quick \$10 Ideas:

- “I’ll clean up your Canva design for \$10.”
- “Drop your IG bio—I’ll rewrite it better.”
- “Send me your resume—I’ll make it sparkle.”
- “Venmo me \$10, I’ll give you a list of 10 side hustle ideas based on your skills.”
- “I’ll write a 3-sentence About Me bio that sounds like you.”
- “I’ll find you 3 freelance jobs that match your vibe.”

How to Use This:

1. Pick one you could do in your sleep.

2. Post it like this:

“Need \$10 so here’s what I’m offering: [your offer]. DM me, I’ll do it tonight.”

3. Fulfill it like a witch in a cottage making tea. Quietly. Kindly.

No pressure.

Just proof. You can still move. You can still make something.



Your Next Step

You've done the hardest part—
you didn't freeze.

You moved.

That matters.

It counts.

Now:

Take your first \$7.

Or \$17.

Or your first stranger saying, "I needed this."

Build from there.

This is proof that your survival wasn't the end of you.

It was the start of something.

You're not just broke.

You're building.

And that's sacred work.

— from one girl who had to start over, too.

Can't Think of an Offer?

You don't need a big idea.

You just need a moment of relief—for someone.

Let's build something that breathes room into someone else's day,
and cash into yours.

Start with this:

What's something you do that others find hard, annoying, or confusing?
It can be tiny. Ordinary. Done in 15 minutes or less.

This is not about expertise.

It's about offering ease.

Idea Prompts:

- A list of thoughtful gift ideas for single moms
 - An editable thank-you note template
 - A beginner's guide to journaling through grief
 - 5 Canva post templates for artists with no time
 - A printable reminder for girls who feel like giving up
 - A checklist for launching a digital product
 - A \$5 spell for courage (if it's your vibe)
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Still stuck?

Ask yourself:

- What do people always ask me for help with?
- What have I survived, figured out, or hacked the hard way?
- What do I wish existed when I was struggling?

You are allowed to charge for the wisdom you paid for in pain.