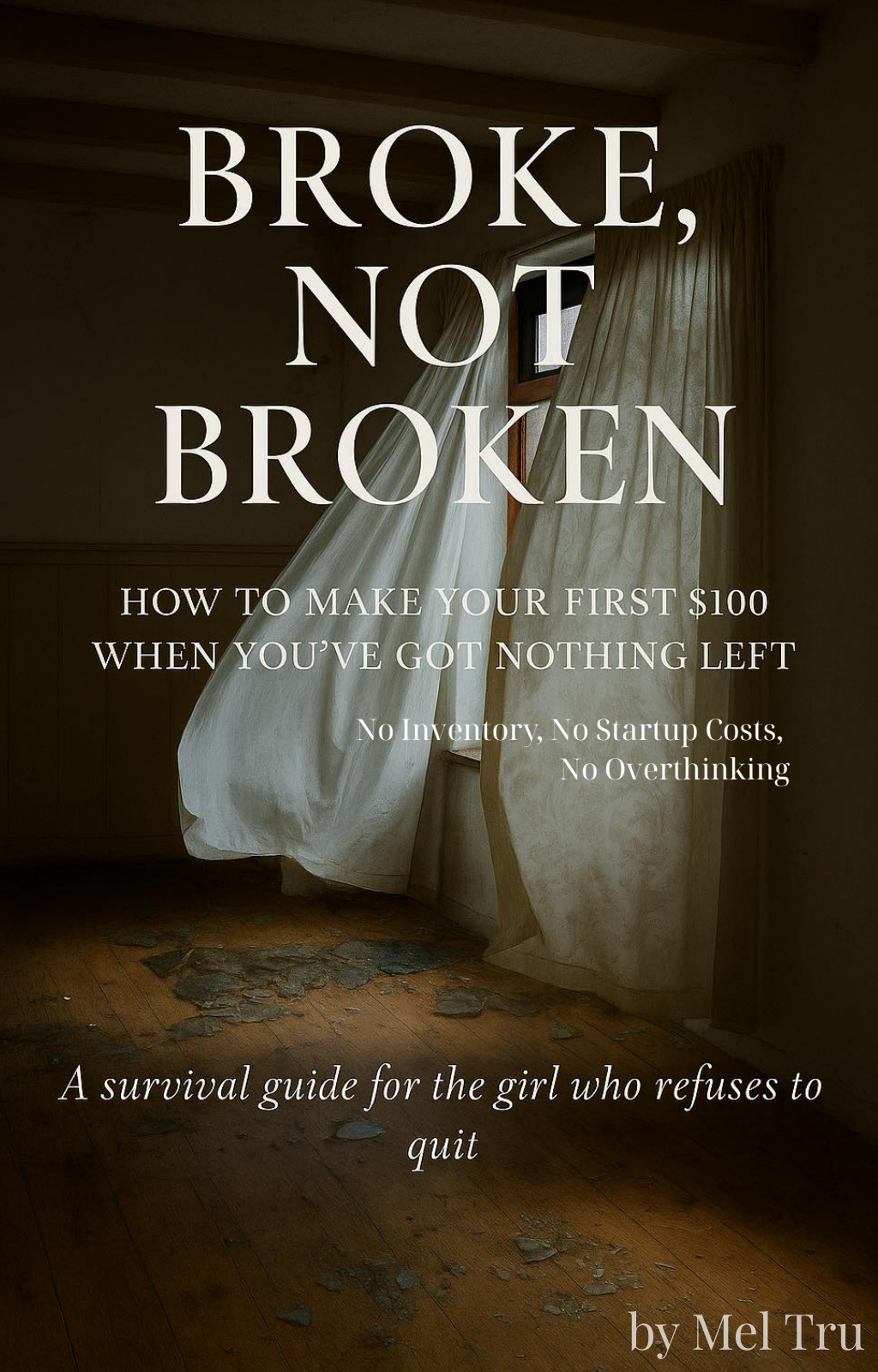




BROKE, NOT BROKEN

HOW TO MAKE YOUR FIRST \$100
WHEN YOU'VE GOT NOTHING LEFT

No Inventory, No Startup Costs,
No Overthinking

*A survival guide for the girl who refuses to
quit*

by Mel Tru

Broke, Not Broken

HOW TO MAKE YOUR FIRST \$100
WHEN YOU'VE GOT NOTHING LEFT.

Broke Isn't Broken

Broke doesn't mean you've failed.
It doesn't mean you're lazy, unworthy, or hopeless.

Broke means survival has been heavy. It means
you've been carrying too much with too little help.
It means you've been holding your breath, hoping
the ground doesn't give out.

This guide isn't here to shame you. It's here to
remind you:

*You don't need anyone else to rescue you.
You need proof that you can rescue yourself.*

What to Expect:

Over the next 7 days, you'll move step by step from stuck to paid.

- Quick wins: simple methods that work without fancy tools or big followings.
- Cheat codes: ready-made prompts + shortcuts to cut the learning curve.
- Confidence: by the end, you'll have real proof money can flow to you again.

Why \$100?

Because \$100 is proof. It's the first step. The spark. The survival rope that shows you can climb out.

- \$10 = 10 people.
- \$20 = 5 people.
- \$25 = 4 people.
- \$50 = 2 people.

That's it. That's the math. You don't need a huge launch, a perfect website, or 10,000 followers. You just need a handful of humans and one clear offer.

By the time you finish, you'll know exactly how to pull yourself out — one messy, courageous step at a time.

Let's GO!

DAY 1:

THE SURVIVAL RESET

Right now, you don't need a perfect plan.
You need a way to breathe.

Survival doesn't mean shrinking smaller — it means stripping things down to the simplest moves that keep you standing.

1. Set Your Daily Minimum.

Decide the bare minimum amount of money you need each day/week to stay afloat. Don't overthink it — just write the number down.

Example:

- Rent + Bills $\div$ 30 = \$50/day
- Groceries + Gas $\div$ 7 = \$20/day
- Total Daily Survival = \$70/day

2. Name Your Season.

Write down what this season of your life is about.

(Examples: "Survival," "Reset," "Building my way out," "My Exit.") *Naming it gives it power* — it's not forever, it's just right now.

Journal Prompts

- What is the absolute minimum I need to survive this week?
- If I strip it all down, what am I really working toward right now?
- What would it feel like to give myself permission to just survive without shame?

 **Today's Truth:** You don't have to climb the whole mountain — just plant your feet for the next step.

DAY 2: PICK YOUR PATH

You don't need ten doors- you need one open.

The Survival Truth

If you're sitting here thinking:

"I don't have anything people would pay for. "

Stop. Breathe. That's the lie survival tells you.

The truth is, you already do. You just haven't named it yet.

60-Second Path Quiz (circle the letter that feels most true)

1. I can help someone right now with a simple skill » A
2. I like making docs/templates in Canva/Docs » B
3. I'm great one-on-one (voice notes / Zoom) » C
4. I want the fastest cash, even if it's unglamorous » A
5. I want something that can sell while I sleep » B
6. I'm happy to talk it out and give guidance » C

Mostly A = Services

Mostly B = Products

Mostly C = Sessions

(If tied,

pick the one that feels lightest today-
movement matters more than perfect
choice.)

Step 2: Connect It Back to You

Ask yourself:

- Why did I choose these answers?
- Do I feel relief or resistance in this lane?
- What's one thing I could offer in this lane, even if it feels small?

Day 3:

The Three Doors

Three ways to get paid.

You don't need them all — just one to walk through.

The Survival Truth

When survival is heavy, the temptation is to try everything.

Momentum begins when you stop chasing ten things and commit to one door.

The Three Doors

1. Services — “I’ll Do It For You”

(Quick tasks, extra hands, done-for-you help.)

2. Products - ‘Download & Go’

(Files, templates, or checklists people can buy once and reuse.)

3. Sessions - ‘Sit With Me’

(Short, focused help where you share what you know.)

Survival Reminder: Don't overthink. Don't plan 20 services. Choose one. Do it messy. Get paid once. That's how momentum begins.

SERVICES

Real, simple ways to get paid online — fast.

Example 1: Rewrite an Instagram Bio — \$15

- **Script (what you post):**

“I’ll rewrite your Instagram bio for \$15. You’ll get 3 fresh versions that actually make you stand out.”

- **Cheat Code (what you paste in ChatGPT):**

“Rewrite this Instagram bio to make it clear, confident, and catchy. Give me 3 versions: fun, casual, professional. Text: [paste bio here].”

- **Delivery:** Copy the 3 bios into a Google Doc or DM. Done.

Example 2: Meal Plan Checklist — \$20

- **Script:**

“I’ll make you a weeklong meal plan + grocery list for \$20. Fast and simple.”

- **Cheat Code: (what you paste in ChatGPT):**

“Create a 7-day meal plan for a family of 4 on a \$75 budget. Include a grocery list formatted as a checklist.”

- **Delivery:** Drop into Canva or Docs, export as a PDF.

Example 3: Accountability Texts — \$15/week

- **Script (what you post):**

“Need someone to actually check in on you? I’ll text you daily for a week to keep you accountable — \$15.”

- **Cheat Code (to help you craft messages):**

“Write 7 short, motivating text messages to remind someone to stay on track with their goals. Keep them encouraging, not pushy.”

- **Delivery:** Send one text a day from your phone. Easy.

Example 4: Grocery List Reset — \$15

- **Script (what you post):**

“Send me your budget + preferences. I’ll create a week’s worth of meals and a grocery list to match — fast, simple, done for you.”

- **Cheat Code (what you paste in ChatGPT):**

“Create a \$75 grocery list with 5 dinner recipes for a family of 3. Make it quick, budget-friendly, and simple. Include a ready-to-use grocery list.”

- **Delivery:**

Drop the recipes + grocery list into Canva or Docs. Export as a pretty, printable PDF.

Bottom Line: Services aren’t about talent. They’re about relief. You already know how to show up for people — now you get paid for it. The cheat codes just make it faster.

2) PRODUCTS —

“Download & Go”

The Survival Truth

A product is just something you make once and sell many times.

It's like cooking a big pot of soup — you don't serve just one bowl, you ladle it out all week.

These don't need to be perfect. They just need to be helpful enough that someone else says: “That saved me time.”

And yes, you can use cheat codes to make them in minutes.

Example 1: Budget Rescue Checklist — \$7

- **Script** (what you post):

“Broke doesn't mean blind. Grab my one-page Budget Rescue Checklist for \$7 — simple steps to get your money under control this week.”

- **Cheat Code** (what you paste in ChatGPT):

“Create a one-page checklist for someone living paycheck to paycheck to quickly cut costs and stay afloat. Keep it simple and actionable.”

- **Delivery:** Copy into Canva or Docs, export as PDF. Sell on Gumroad/Etsy.

Example 2: Meal Plan in a Pinch — \$9

- **Script** (what you post):

“Busy? I’ve got you. Grab my \$9 ‘Meal Plan in a Pinch’ — 7 meals + grocery list done-for-you.”

- **Cheat Code** (what you paste in ChatGPT):

“Create a 7-meal dinner plan for a family of 4 using \$75 or less. Include a grocery list formatted as a simple checklist.”

- **Delivery:** Canva/Docs → PDF → upload to Gumroad/Etsy.

Example 3: 10-Caption Pack for Coaches — \$12

- **Script** (what you post):

“Coaches: Tired of staring at a blank screen? Grab my 10 Caption Pack for \$12 — post-ready, no overthinking.”

- **Cheat Code** (what you paste in ChatGPT):

“Write 10 social media captions for [audience: coaches / moms / small biz owners]. Tone: friendly and motivating. Each caption should be 2–3 sentences max, with a call-to-action.”

- **Delivery:** Canva template or Word Doc → PDF → list on Etsy/Gumroad.

Products (Continued)

Example 4: Planner Template — \$15

- **Script: (what you post):**

“Overwhelmed? Download my \$15 Notion/Google Doc Planner Template — a simple system to finally get organized.”

- **Cheat Code: (what you post in ChatGPT):**

“Create a weekly planner template that includes: a to-do list, daily schedule, habit tracker, and notes section. Keep it minimal and aesthetic.”

- **Delivery:** Create in Notion, Google Docs, or Canva. Share link or sell as PDF.

Example 5: Routine Reset Tracker — \$7

- **Script (what you post):**

“Feel like the days blur together? Grab my \$7 Routine Reset Tracker — a simple printable to help you get back on track.”

- **Cheat Code (what you paste in ChatGPT):**

“Create a one-page daily routine tracker with checkboxes for habits, time slots for morning/afternoon/evening, and space for one daily win. Keep it clean and motivating.”

- **Delivery:** Canva or Google Doc → export as PDF → sell on Etsy/Gumroad.

Bottom Line: Products don't need to be fancy. They just need to exist. Make one thing, post it, and let it work for you again and again.

Sessions — Sit With Me

Short, focused help via Zoom or voice notes.

The Survival Truth

Sometimes what people need isn't a checklist or a Canva template — it's a human.

They want someone to look at their mess, nod, and say: "Here's what to do next."

You don't need to know everything — you just need to sit with them, listen, and offer clarity.

That's the service.

Example 1: Idea Dump — \$20 (15 mins)

• Script: (what you post)

"Stuck? Book a 15-min Idea Dump for \$20. You tell me the problem, I give you 3 clear next steps."

• Cheat Code (what you paste in ChatGPT):

"Someone is struggling with [insert topic].

Suggest 3 clear, actionable next steps they could take in the next 48 hours."

• Delivery: Send as a voice note, DM, or quick Loom video.

Example 2: Resume Check — \$25 (15 mins)

- **Script (what you post):**

“Need your resume to actually land interviews? Book my Resume Check for \$25 — I’ll fix your headline and bullets so you stand out.”

- **Cheat Code (what you paste in ChatGPT):**

“Edit this resume headline and bullets to make them stronger and more professional. Text: [paste here].”

- **Delivery:** Send back a short doc with edits + one audio note explaining why.

Example 3: Content Kickstart — \$30 (20 mins)

- **Script:** (what you post)

“Want to finally post online? Book my Content Kickstart for \$30 — you’ll walk away with a new bio and 3 starter posts.”

- **Cheat Code:** (what you paste in ChatGPT)

“Write a short Instagram bio and 3 starter post captions for a [niche]. Tone: casual and encouraging.”

- **Delivery:** Send bio + posts in a Google Doc or Canva file.

Bottom Line: Sessions don’t require expertise. They require presence. You’re just creating a pocket of clarity for someone who feels stuck — and charging for the relief.

Day 4– Your First Offer

Yesterday you stood in the hallway. Today you step through the door.

The Survival Truth

Ideas don't pay the bills.

Doors don't open themselves.

Yesterday you looked at your options.

Today you claim one.

This isn't about being "ready." It's about drawing a line in the sand and saying: "This is what I can do, this is what it costs, and this is how you can pay me."

That's an offer.

Not a brand, not a website, not a 5-year plan. Just a clear sentence someone can say yes to.

Cheat Code

Drop this into ChatGPT:

"Write me 3 simple service offers between \$10–\$30 that could be delivered within 48 hours, using only skills an everyday person would have. Make them casual and clear."

Examples

- I'll rewrite your Instagram bio so you stand out — \$15.
- I'll make you a weekly meal plan + grocery list — \$20.
- Book a 15-min Idea Dump call with me — \$25.

You'll leave with 3 clear next steps.

Journal Prompts:

Claim Your First Offer

- If someone handed me \$20 today to solve a problem, what could I fix for them fast?
- What am I already doing for free (helping, explaining, organizing, cooking, editing) that's worth being paid for?
- Which feels scarier: putting out an imperfect offer or staying broke another month?
- Who in my circle could I message tonight with this offer?

Bottom Line: Your first \$100 online doesn't start with a business plan. It starts with one sentence.

Day 6: Collect the Cash

The first “yes” is about proof, not polish.

The Survival Truth

You don't need a website.

You don't need an LLC.

You don't need a brand name.

You just need one way for money to move from their pocket to yours.

That's it. That's the whole game today.

Your Options

- PayPal → simple, trusted, takes cards.
- Cash App / Venmo → casual, quick, no setup stress.
- Stripe Link → free, professional, lets people pay by card with one click.

Pick one. Don't overthink it. Write it down:

👉 “I get paid through _____.”

Cheat Code (Copy-Paste into ChatGPT)

“Write me a casual DM response for someone who says ‘I'm interested.’ Keep it short and warm, then share my payment link: [insert link].”

Action: Make It Real

1. Open the app/site you picked.
2. Create your payment link or username.
3. Save it in your Notes app.

Now, when someone says yes, you don't freeze. You just drop the link.

Journal Prompts:

Money is Proof, Not Permission

- What fear comes up when I think about asking for money?
- How would it feel to see even \$20 land in my account from this?
- Where in my life have I already created value without realizing it- and how could I charge for that now?
- What would it feel like to stop waiting for permission and let proof (even small proof) be enough to start?

Bottom Line:

You don't need a system. You need proof. Proof that someone will pay you, and that money can land in your account. That's survival — and today, you just set yourself up for it.

Day 7: Deliver It Simple

They don't want fancy. They want finished.

The Survival Truth

Perfection is a trap.

It keeps you stuck, tinkering, doubting.

Your buyer isn't expecting branding, packaging, or bells and whistles.

They just want the thing you promised, sent clearly and quickly.

That's all delivery is.

Delivery Options

Pick the one that feels lightest today:

- Google Doc → bios, captions, checklists, plans.
- Canva File/PDF → graphics, templates, printables.
- Voice Note → quick clarity, daily accountability.
- Zoom/Call → short sessions, live support.

Cheat Code (Copy-Paste into ChatGPT)

“Write me a short, polite message to deliver my finished work. Include a thank-you line and a friendly ask for feedback.”

Action: Deliver Your First Offer

1. Send the file, message, or link.
2. Follow up with: “Did this help?”
3. Screenshot that you delivered. Proof is in the doing.

Journal Prompts

The Power of Showing Up

- What did it feel like to hit send?
- Did I feel relief, fear, or pride?
- How could I make delivery even easier next time?

Bottom Line:

You've done it. From nothing → to idea → to offer → to money → to delivery. You are no longer just broke. You are someone who made money online. Proof in your pocket.

The Survival Toolkits

Cheat Code Bank

When survival is heavy, you don't need theory. You need shortcuts. This bank is your stash of ready-to-use ChatGPT prompts — the actual words, offers, scripts, and captions you can copy, paste, and send today.

1. Offer Prompts (what to sell)

- “Write me 5 simple \$10–\$25 service offers that can be delivered in under 48 hours. Keep them casual and beginner-friendly.”
 - “Give me 3 examples of digital products I could create in under 2 hours (like checklists, trackers, or templates).”
-

2. Marketing Prompts (how to talk about it)

- “Write 3 Instagram captions that introduce my offer in a warm, not pushy way.”
 - “Write a story sequence (3 slides) that hooks people, explains my offer, and invites them to DM me.”
-

3. DM Prompts (how to respond)

- “Write me a friendly DM response for when someone asks, ‘How much?’ about my service.”
- “Write 2 short follow-ups if someone doesn't reply after I share the details.”

4. **Delivery Prompts** (finishing strong)

- “Write a professional but warm delivery message for [insert service/product].”
 - “Write 2 thank-you notes that I can send after delivery to encourage repeat business.”
-

5. **Confidence Boost Prompts** (when doubt creeps in)

- “Write me a pep talk reminding me why my work matters, even if it feels small.”
 - “Write a journal prompt that helps me remember why I’m building this.”
-

6. **Clarity Prompts** (when your brain feels foggy)

- “Write me 3 ways to explain what my service does in plain, simple language.”
 - “Summarize my offer into one sentence a 10-year-old would understand.”
 - “Make this sound less formal and more like I’d text it to a friend.”
-

7. **Sales Post Prompts** (to share without being salesy)

- “Write me a casual Instagram story script that shows the benefit of [insert service] without being pushy.”
- “Write me a caption that sounds like advice but also sells my [\$20 offer].”
- “Make me 3 tweets that show the value of [insert product] in under 150 characters.”

****Cheat Codes aren’t cheating. They’re shortcuts to save your energy. Use them as scaffolding until your own words flow.**

The Survival Toolkits

Script Bank

When the money is tight, the last thing you need is to stare at a blank screen. These are copy-and-paste scripts you can use to start, sell, and deliver — without overthinking.

1. First Offer Post (to put on social)

“Hey friends 🙌 I’m offering [service/product] this week! It’s \$[price] and you’ll get [result] delivered within [timeframe]. If you’ve been needing [benefit], DM me and I’ll take care of you.”

2. DM Response (when someone asks for details)

“Absolutely! Here’s the breakdown: [service/product] is \$[price]. You’ll get [specifics] delivered within [timeframe]. Want me to reserve you a spot?”

3. Story Caption (for quick selling without being pushy)

“Sometimes all you need is one simple step. I’m opening [X spots] for [service/product]. \$[price]. DM me ‘yes’ and I’ll send you the details.”

4. Delivery Message (once they buy)

“Thank you so much for trusting me with this ❤️ Here’s your [service/product]! Let me know if you need any adjustments, and I can’t wait for you to use it. PS — feel free to share feedback, it helps me grow!”

Scripts aren’t meant to make you sound fake.

They’re meant to get the words out when your brain is tired.

You can always edit them to sound more like you.

The Survival Toolkit

Proof Tracker

The Survival Truth

When money feels shaky, progress can feel invisible. Proof is what keeps you moving — the little wins stacked up until you realize you're not broke, you're building.

How to Use the Proof Tracker

Each time you take action, mark it off. Don't wait for perfection. Proof is not just the cash — it's the courage, the offers made, the conversations started.

Checklist:

- ☐ I wrote and posted one offer.
 - ☐ I sent one DM reply.
- ☐ I shared one story caption.
 - ☐ I received my first “yes.”
 - ☐ I collected a payment.
 - ☐ I delivered my offer.
- ☐ I added my win to my “Proof Bank.”

By the end of the week, you'll see proof stacked up like bricks. Enough bricks make a wall. Enough walls make a life.

Wrap-Up — You're Not Broken

The Survival Truth

If you've made it here, you've already proven something most people never do: you took action when it felt impossible. That's what this whole guide was about. Not building the perfect business. Not waiting until you had it all together. Just moving.

What You've Done Here:

- ✓ Named your survival season
- ✓ Found your daily minimum
 - ✓ Picked your first path
 - ✓ Made your first offer
- ✓ Delivered your first service/product/session
 - ✓ Collected proof

That's not theory. That's momentum.

Your Next Step

This \$100 isn't the end. It's the start. Because once you've made money once, you can do it again — and again.

If you're ready to move from surviving to scaling, the next step is here for you:

👉 **Digital Wealth Academy (DWA)** — your roadmap to building repeatable income streams and turning your survival wins into a sustainable business.

Closing Notes

A Letter Before You Go

If you've made it here, I need you to hear this:

You are not broken.

You are not "behind."

You are not too late.

You are not asking for too much.

What you've done in these seven days may look small on paper, but it's not small at all.

You've taken action when your body wanted to freeze.

You've created something out of nothing.

You've proven that even in the hardest season, you can still move.

That proof? It's yours now. No one can take it away.

Every offer you make, every dollar that lands, every little delivery you send — it's a brick. Enough bricks make a wall. Enough walls make a home. Enough homes make a life.

So carry this guide with you like a map you can return to again and again.

When you forget, when you freeze, when you doubt yourself — come back here and remember: you already did this once.

You can do it again.

YOUR NEXT STEP:

DIGITAL WEALTH ACADEMY

From Survival Wins to Sustainable Growth

You've proven you can make your first \$100.

Now it's time to build something that lasts.

Digital Wealth Academy (DWA) is your
roadmap to:

- Turning your survival offers into repeatable income streams
- Learning the exact systems that keep money flowing consistently
- Building a business that feels light, doable, and sustainable

If *Broke, Not Broken* was about breathing again, DWA, is about building the life you actually want.

You don't start over.

You scale what you've already created.