

THE LIVE COHORT STARTER KIT

Teach a small live class: the 5 steps, the 4-week outline, the seat message, the refund note and the fee worksheet

A live cohort is a short class you teach live to a small group, with one clear finished result at the end. You do not have to build the whole course first: start with one result, a four-week outline, a clear price, and a few people who say yes. This kit is the setup I would use, with the platform rules quoted from Maven's, Zoom's, Stripe's and the FTC's own pages (checked October 9, 2026). Educational only. Not affiliated with Maven, Zoom, Stripe or the FTC. No income or results are promised.

THE 5 STEPS

- Step 1. Pick ONE result you have already achieved yourself. Write it as: "By the end of week 4 you will have [one specific finished thing]." One kind of person, one result. Teach only what you have done.
- Step 2. Outline four weeks: one live lesson a week, each ending with something the student finishes (template on page 2).
- Step 3. Set a small price for the first group. The price is yours to choose; fill in the worksheet on page 3 BEFORE you announce it.
- Step 4. Offer the first seats to people who already know and trust you (message on page 2). Sell the seats before you build the slides.
- Step 5. Teach it live and keep it small. After every session ask what was unclear, then fix it in the next one.

WHAT THE PLATFORMS SAY (CHECKED OCTOBER 9, 2026)

Maven, Expert Policy Guidebook (refunds)

"Courses and workshops on Maven are covered by our Satisfaction Guarantee, which allows students to receive full refunds up until the halfway point of their course experience. For example, in a 4-week course, students can request refunds through the end of week 2. After this midpoint, refunds are considered on a case-by-case basis only for exceptional circumstances."

Zoom, Workplace pricing page (live sessions)

Basic: "Free" with "40 minutes per meeting" and "100 participants per meeting". Pro: "30 hours per meeting". Plan each live session to fit the limit of the plan you use; Zoom's page lists the current plans and prices.

THE ONE-SENTENCE PROMISE (FILL THE BRACKETS)

Promise what they will **FINISH**, not what they will earn

In [4] weeks, [TYPE OF PERSON] will finish [ONE SPECIFIC THING] with me, live. Example shape only: "In 4 weeks, you will have a finished [DOCUMENT / CALENDAR / CHECKLIST] you can use the same day."

THE 4-WEEK OUTLINE

Week	Live session (one a week)	Students finish
Week 1	[Start: the goal, the tools, the first move]	[First piece done]
Week 2	[Build the core piece together]	[Core piece done]
Week 3	[Bring your draft: we fix it live]	[Draft improved]
Week 4	[Finish it and put it to use]	[The finished result]

- Keep the shape the same every week: recap, teach, work live, next step. Give each part a time that adds up to less than the meeting limit of the plan you use.
- Between sessions, give one small task. Students arrive with something to fix, so the live time is work, not lecture.

THE SEAT MESSAGE (COPY, PASTE, ADAPT)

Send it to people who already know you, one by one

Hi [NAME], I am running a small live class for [TYPE OF PERSON]: [4] weeks, one live session a week, and you finish [RESULT]. First group only, [NUMBER] seats, [PRICE]. It starts [DATE]. Want a seat? Reply YES and I will send the details. If it is not for you, no problem at all.

AFTER THE FIRST SEATS ARE TAKEN

The welcome message (send it the day they join)

Welcome to the class, [NAME]! Our first live session is [DAY, DATE, TIME]. Here is the link: [LINK]. Please bring [ONE THING]. If anything is unclear before then, just reply here.

- Teach the sessions live. After each one, ask: what was unclear? Fix it before the next session.
- In week 4, ask each student for honest feedback and for permission before you share any of it (page 4).

THE REFUND NOTE (WRITE IT BEFORE YOU SELL)

Copy, paste, edit (use your own dates)

If this class is not right for you, tell me by [END OF WEEK 2] and I will refund the full price you paid. After that point I decide case by case. [Put the same words in your seat message and on your payment page.]

FTC guide on guarantees: 16 CFR 239.3 (Satisfaction Guarantees)

(a) "A seller or manufacturer should use the terms 'Satisfaction Guarantee,' 'Money Back Guarantee,' 'Free Trial Offer,' or similar representations in advertising only if the seller or manufacturer, as the case may be, refunds the full purchase price of the advertised product at the purchaser's request." (b) "An advertisement that mentions a 'Satisfaction Guarantee' or a similar representation should disclose ... any material limitations or conditions that apply ..." These are guides, not a lawyer. Educational only, not legal advice.

WHAT THE PAYMENT PAGES SAY ABOUT FEES AND REFUNDS

Source	What its page says (quoted)
Stripe pricing	"2.9% + 30¢" per successful transaction for domestic cards. For refunds: "The payment processing, Connect and currency conversion fees from the original transaction are not returned."
Maven guidebook	"When students pay for your product, Maven keeps 10% as a platform fee, and you receive 90% of the revenue." After a refund: "Stripe fees are not able to be refunded."

SEAT MATH WORKSHEET (FILL IN YOUR OWN NUMBERS)

Line	Your number	Note
Seat price		your choice
Seats you can teach well		keep it small
Card fee per seat		see the example
Platform fee per seat (if any)		read its page
Money set aside for refunds		per your note
Zoom plan cost (if any)		page 1

Example only, not my income, not typical: a \$100 seat paid by a US card at Stripe's standard price is 2.9% of \$100 = \$2.90, plus \$0.30 = \$3.20 in card fees. If that seat is refunded, Stripe's page says the original fee is not returned, so the \$3.20 is still spent.

BEFORE YOU SELL THE FIRST SEAT (CHECKLIST)

- My result is one sentence, and I have achieved it myself.
- My four-week outline is written: one live lesson a week, one finished piece each week.
- My refund note is written, and it matches what I say anywhere I sell the seats.
- My live sessions fit the meeting limit of the Zoom plan I use.
- My seat math is filled in with the price, the card fee and the refund money set aside.
- I have a short list of people who already know me to message first.

THREE MISTAKES THAT SINK A FIRST COHORT

- Building the whole course before anyone has said yes. Sell a few seats first, then build week by week.
- A wide promise ("grow your business"). Promise one finished thing, in a sentence a stranger can repeat.
- Promising results you do not control (income, rankings, followers). The FTC's Endorsement Guides page says: "If the advertiser doesn't have proof that the endorser's experience represents what people will generally achieve ... an ad featuring that endorser must make clear to the audience what the generally expected results of following that same regimen are." Share only real feedback, with permission, and say what people generally get.

WHERE THIS COMES FROM (CHECKED OCTOBER 9, 2026)

- Maven: Expert Policy Guidebook (refund policy, 10% platform fee, Stripe fees)
- Zoom: Workplace pricing (Basic and Pro meeting limits)
- Stripe: pricing (card fee and refunds)
- FTC: 16 CFR 239.3, Satisfaction Guarantees (e-CFR via Cornell LII)
- FTC: Endorsement Guides, What People Are Asking

Checked October 9, 2026. Fees, limits and rules change; read the live page before you rely on a number. Educational only, not legal advice. Not affiliated with Maven, Zoom, Stripe or the FTC. No income or results are promised.

Need people to invite to your class?

- I sell ready-made lists of local businesses to contact. Message me LIST.
- Free community, more plays like this: skool.com/unlimitedleads
- Email your first prospects: EmailClik.com finds + verifies addresses (free version)