THE DIGITAL SELLER'S QUICK GUIDE

Etsy Digital Product Fee Cheat Sheet

What You Actually Keep After Fees

ON A $10 SALE YOU KEEP

$8.60

Etsy's standard US fees are not the same as profit.

The one question this sheet answers: **after Etsy takes its cut, what do I actually get to keep from one sale?**

Keep this beside your pricing spreadsheet. Use it before you publish a new product — or when a “good” sale doesn't feel as good as it should.

QUICK START

Pick one product. Write down its sale price. Then follow the three-line calculation on page 3.

Built for Etsy sellers of digital products • US Etsy Payments example

PROFITCHECK / FREE GUIDE

What Etsy takes from a typical US digital-product sale

For a digital download there's no shipping cost — but Etsy still charges fees on the order. The example below uses the standard US fee assumptions listed at the bottom of this page.

Fee	How it works	On $10
Transaction	6.5% of order	$0.65
Processing	3% + $0.25 / order	$0.55
Listing	$0.20 / sale	$0.20
Total fees	9.5% + $0.45	$1.40
You keep	**Price – total fees**	**$8.60**

Your quick-reference table

Sale	Fees	Kept	Rate
$5	$0.93	$4.08	81.5%
$10	$1.40	$8.60	86.0%
$15	$1.88	$13.12	87.5%
$20	$2.35	$17.65	88.2%
$25	$2.83	$22.18	88.7%
$30	$3.30	$26.70	89.0%
$40	$4.25	$35.75	89.4%
$50	$5.20	$44.80	89.6%

The number that should make you pause

If you sell **5 copies each of 20 products** priced at $10, that's **$1,000 in revenue** — but about **$860 kept** after Etsy fees. If those products took 40 hours to create, your first-month return is **$21.50 per hour** before software, ads, refunds, and support.

Test one product now: use the worksheet on the next page, then repeat it for your five bestsellers. A full product-by-product view is where ProfitCheck becomes useful.

A note on accuracy

This is an estimate for a US bank account using Etsy Payments. Offsite Ads, Etsy Ads, sales tax, refunds, currency conversion, regulatory operating fees, and other services can change the actual amount deposited. Check your Etsy Payment account for the final numbers.

Sources: Etsy Fees & Payments Policy • Etsy Help: Payment Processing Fees. Accessed August 10, 2026. Fee policies can change — verify current rates before publishing or pricing.

Calculate what you keep from one sale

Use this three-line formula for a fast pricing check. If your shop has a different country, fee plan, or ad attribution, swap in your actual rates.

1	Write the customer-facing sale price
2	Subtract estimated Etsy fees: sale price × 9.5% + $0.45
3	The result is your estimated amount kept per sale

Your one-sale worksheet

Product name	________________________
Sale price	$ ____________
Estimated Etsy fees	$ ____________
Estimated amount kept	$ ____________
Creation + software cost	$ ____________
Estimated profit before your time	$ ____________

Example: a $10 digital product

Sale price **$10.00** – estimated Etsy fees **$1.40** = **$8.60 kept**. If it takes 30 minutes to create, update, answer questions, and market that product, the fee math is only half the decision. Your time has a price, too.

> At a **$30 target hourly rate**, 30 minutes of work costs $15. That leaves an estimated –**$6.40** before software or ads. A product can have positive money-after-fees and still be a poor use of your time.

Tip: Repeat this worksheet for your five bestsellers and five products that rarely sell. Then test the full picture in ProfitCheck instead of calculating one product at a time.

Fees are only the beginning

“You keep $8.60” sounds better than “you made $10” — but it still isn't the same as profit. Your real profit depends on the work and costs behind the product.

You keep	$8.60
– design/software allocation	$1.25
– ad spend	$2.00
– 30 minutes of your time	?
= real profit? That's the number to manage.	

From fee math to better decisions

This cheat sheet tells you what you keep from one sale. ProfitCheck helps you answer the questions that come next.

Do I keep enough?

Compare your kept amount with creation, software, ad, and support costs.

Which products are worth it?

See which products earn their place in your shop — and which quietly drain your time.

What should I charge?

Work backward from your target profit and hourly rate instead of guessing at a price.

You just calculated ONE product. Don't stop there.

What if you could calculate all your products in minutes — and see exactly which ones are earning their place, which are underpriced, and which are costing you time?

YOUR NEXT STEP

Test your first product in ProfitCheck. Enter the price, fees, costs, and time. See the number Etsy doesn't show you: your estimated profit after the work is counted.

→ Visit ProfitCheck: thesitemarket.com/profit-check

Or keep guessing. Your choice — but don't call a product profitable until you've counted the time it takes to make and maintain it.

PROFITCHECK

Know what you keep. Know what is worth it.