

THE MONTHLY PAYOFF PLAYBOOK

Is your play paying off?

One number. One month. The truth about your gaming money.

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For semi-pro and aspiring pro gamers. CS2, Valorant, League of Legends, Dota 2 first. BGMI supported. All figures in USD.

How to use this playbook

Quick question. Do you know what your gaming costs you each month?

Most players do not. They feel the spend. They never see the total.

This playbook fixes that. It gives you one number per month.

The number is your Monthly Payoff. Earnings minus spend.

Work through it in order. It takes one evening to set up.

Then it takes minutes each week. That is the whole point.

What you need

- Your game accounts. CS2, Valorant, League, Dota 2, or BGMI.
- Your bank or wallet history for one month.
- A pen. Or the CSV starter on page 11.

One rule for the whole book

Write real numbers only. Guesses make the number useless.

If you do not know a figure, find it. Then write it down.

The one number

1

One number per month. That is the product.

Monthly Payoff = Earnings – Spend

Earnings means prize money, streaming revenue, and sponsorships.

Spend means passes, gear, entry fees, subscriptions, and coaching.

A positive number means the month paid. A negative number means it cost you.

Both answers are useful. A loss you can see is a loss you can fix.

Progress sits beside the money

Rank is progress. It is not money.

Never convert rank into dollars. Track it next to the number.

A month can show a loss and a rank gain. Both facts stay visible.

> The rule: money is money. Rank is rank. One page, two columns, never mixed.

Worked example

Illustrative example. These are made-up figures. They show the method only.

Noah plays Valorant. Here is his month.

Spend	USD
Battle pass	$10
Two subscriptions	$24
Tournament entry fee	$25
New mouse	$60
Total spend	$119

Earnings	USD
Tournament prize	$50
Streaming revenue	$30
Total earnings	$80

Monthly Payoff = $80 − $119 = −$39

Rank: Gold 2 to Platinum 1. Beside the money, not inside it.

Noah lost $39 this month. His rank went up. Both facts matter.

Add it up.

That is the whole method. Now do it with your own numbers.

The weekly ritual

3

Three steps. Once a week. Under two minutes each.

Step 1 — Log spend

Write down every gaming purchase from the last seven days.

Passes, gear, entry fees, subscriptions, coaching. All of it.

Step 2 — Log earnings and rank

Write down prizes, streaming revenue, and sponsor payments.

Then write your current rank. One line. No commentary.

Step 3 — Review Monthly Payoff

At month end, add both columns. Subtract spend from earnings.

That is your Monthly Payoff. Write it on the card on page 12.

> Miss a week and the number still works. Log two weeks at once. Keep going.

Spend-leak audit: passes and subscriptions

Leaks are small spends that repeat. They add up fast.

List every pass you bought this month.

- Battle pass. Season pass. Event pass.
- Write the game, the pass name, and the price.

List every subscription.

- Game subscriptions. Streaming tools. Coaching platforms.
- Include the ones you forgot you had. Check your statements.

The test

Five subscriptions at $10 each is $50 a month. That is $600 a year.

Ask one question per subscription. Did it earn its place this month?

If the answer is no, cancel it. Write the saving in your log.

Spend-leak audit: gear, entry fees, coaching

Gear

Gear is a cost. Rank is progress. They are not the same number.

Log the item, the price, and the date. Then ask one question.

Did it change your rank? If not, it was comfort, not progress.

Entry fees

Entry fee: $25. Prize pool: $500. Players: 64.

First place takes the prize. The other 63 players pay the fee.

Log every fee. Compare total fees to total prizes each month.

Coaching

Coaching is spend. Track it like any other line.

Note the cost and the rank change that followed. Keep both.

Random-reward purchases

Loot boxes and random-reward purchases are spend. Log the amount.

This is information only. It is not a recommendation to buy them.

Earnings: what counts

Only real money counts. Promises do not.

Count it when it lands

- Prize money: count it when it is paid, not when it is announced.
- Streaming revenue: count the payout, not the dashboard estimate.
- Sponsorships: count cash and paid gear at its cash value.

Do not count it

- Skins you own but have not sold.
- Follower counts. View counts. Exposure.
- A deal that is still only a conversation.

One belief to challenge

Followers are not earnings. Views are not earnings. Only money is.

Rank and progress

Rank is the second column. It never enters the money math.

What to track

- Rank at the start of the month.
- Rank at the end of the month.
- Tournament results: events played, best finish.

How to read it

Four outcomes exist. Learn to name yours.

Money	Rank	What it means
Profit	Up	The grind pays. Keep the routine.
Profit	Flat	Money works. Progress needs a new plan.
Loss	Up	You pay to improve. Decide if the price fits.
Loss	Flat	Money out, nothing back. Cut the waste.

No outcome is a verdict on you. It is data for next month.

Tools: checklist and CSV starter

Three tools. They do the work for you.

1. The Gaming ROI Checklist

One page. Eight boxes. It is the free lead magnet for this playbook.

Use it at month end. Tick each box. Fill each blank.

2. The CSV starter template

One file. Five columns. Copy this layout into any spreadsheet.

Date	Category	Item	Amount (USD)	Notes
2026-11-03	Pass	Valorant battle pass	-10.00	
2026-11-09	Entry fee	Weekly cup	-25.00	
2026-11-16	Prize	Weekly cup, 2nd	+50.00	Paid 20 Nov
2026-11-30	Rank	Gold 2 to Plat 1	—	Progress only

Illustrative rows. Use your own figures. Spend is negative. Earnings positive.

3. The monthly log

The last page of this playbook is a blank monthly log.

Photocopy it. Or copy the layout into your own file.

Tools: Parent / Sponsor ROI card

One page. For parents, and for sponsors.

David is 17. His parents ask one question. Is this worth it?

This card answers it with numbers. No hype. No promises.

Fill it in each month

This month	Figure
Total spend (USD)	_____
Total earnings (USD)	_____
Monthly Payoff (USD)	_____
Rank, start of month	_____
Rank, end of month	_____
Hours played	_____
One thing to cut next month	_____

For sponsors, the same card shows the other side of the trade.

A player who tracks spend and earnings treats it as a business.

Cut the waste

One decision per month. Not five. One.

Look at your audit. Find the biggest leak.

Ask three questions

- Did it earn its place this month?
- Did it change my rank?
- Would I buy it again today?

Three no answers means one action. Cut it.

Write the cut here

I will cut: _____

Monthly saving: $_____

A $25 cut is $300 a year. Small cuts are real money.

Evidence: the honest page

There are no user results yet.

This playbook is new. No gamers have finished a beta month with it.

So this page has no testimonials. No success stories. No user numbers.

That is honest. And it stays that way until real users exist.

How evidence gets built

A free beta cohort of 10 to 15 gamers tests version 1.

They log one full month. They share verified results.

Those results become the proof in version 2. Not before.

What you can trust today

The method. It is simple. Spend minus earnings. Rank beside it.

Run it for one month. Your own number is the only proof you need.

Your next month

Month: _____ Game: _____

Date	Category	Item	Amount (USD)

Total spend: $_____ Total earnings: $_____

Monthly Payoff: $_____

Rank, start: _____ Rank, end: _____

One thing to cut next month: _____

Is your play paying off?

Run the month. Then you will know.