

creatorhq.

THE COMPLETE FREE STARTER

A payment link. A promise to keep.

Check the offer before you share the link.

Make one useful start.

A one-time offer checked / A four-case sandbox test log / A payment and delivery answer key

EDITION 2.0 / SEPTEMBER 2026

A practical workbook, not a promise of results.

Inside the workbook

A complete free Stripe starter: audit a fictional one-time digital offer, rehearse sandbox checks, and reconcile payment versus file delivery with a four-order answer key. Includes live-handoff safeguards without universal fee or instant-activation promises.

1. Separate the offer, the payment and the delivery	3
2. Write an offer that the checkout can match	3
3. Build or inspect a sandbox link carefully	4
4. Rehearse success and failure without money	4
5. Reconcile payment and fulfillment separately	5
6. Make the live handoff an explicit release	6
Your completed starter	6
Sources and review notes	7

1. Separate the offer, the payment and the delivery

Before sharing a payment link, be able to explain exactly what someone is buying and what happens after they pay. A successful payment does not prove a file arrived, a service was booked or a payout reached your bank. This starter audits one fictional digital offer and rehearses a sandbox payment without moving money.

This CreatorHQ workbook is free. Stripe is a separate service with country, business and account requirements and applicable fees. Check [Stripe's current pricing](#) for your country, payment method and products used. There is no universal "no surprises" fee promise here. Account verification, business eligibility, tax treatment and payout timing must be checked for your own situation; this workbook is not legal, accounting or tax advice.

Open the official [Stripe Dashboard](#) and confirm the intended account. Follow its current access and verification prompts. Do not invent business details to get through setup. Do not share passwords, secret keys or payment details with an AI assistant. If you cannot access a sandbox, complete the paper exercise below; buying anything is unnecessary.

Stripe's [testing documentation](#) describes isolated sandboxes and test payment details. Select the intended sandbox through the account picker and verify its test environment label before creating anything. Simply opening a different Dashboard view does not reconfigure your website's payment keys or links.

2. Write an offer that the checkout can match

Willow Workshop and its product are fictional. This is a training fixture, not a real item offered by CreatorHQ. All dollar amounts in the fixture are USD unless otherwise specified.

Offer specification

O1: Product: Willow Workshop - Printable Desk Planner.
O2: One PDF, 12 pages. No physical goods, coaching or subscription.
O3: Practice base price: USD 12, one-time; quantity fixed at one.
O4: Use the sandbox only. No real card or customer data.
O5: For this isolated fixture, do not add tax, shipping, coupons, upsells or trials. This is not a real-world tax determination.
O6: Deliver a dummy practice PDF manually after verified success.
O7: A confirmation page or receipt is not proof of file delivery.
O8: No advertising or customer sharing is authorized by this test.

Audit prompt

Use O1-O8 to make a preflight checklist: product scope, price and currency, recurrence, quantity, extras, test environment, payment confirmation and delivery verification. Flag anything missing. Do not create products, take payments, publish links or advise that real-world tax obligations disappear because this is a test.

Reference: the checkout must describe one 12-page digital PDF, with a one-time USD 12 base price and fixed quantity one. The exercise has no added tax, shipping or promotion. Test environment and dummy

delivery must be explicit. A real offer additionally needs an approved customer-facing delivery process, support contact and applicable terms/refund policy; those are not supplied by the fixture.

3. Build or inspect a sandbox link carefully

Stripe's [Payment Link creation guide](#) describes selecting or adding a product in the Dashboard, then creating a link. A one-off price and a recurring price are different configurations. Use the choices actually displayed in your sandbox rather than expecting identical button positions.

1. Verify the sandbox label again. Create a clearly named practice product only in that environment, or inspect an existing sandbox fixture you are authorized to use.
2. Set the base currency, amount and one-time price from O1-O3. Inspect the price's recurrence, not just the product name.
3. Check quantity and any optional collection, promotion, tax, shipping, subscription or trial controls against O5. Do not change live account settings for this exercise.
4. Open the sandbox link and inspect the customer-facing description and final total before submitting anything. If currency localization appears, record the actual presentment currency and amount; do not label it USD 12 unless that is what is displayed.
5. Confirm the page is a test checkout. If the environment is uncertain, stop without entering payment details. Save the sandbox identifiers privately in your test log; do not post the link publicly.

Pass condition: each displayed field matches the intended fixture or has a documented configuration explanation. A localized amount is not automatically an error; an unexplained price or recurring charge is a reason to stop. Do not copy a sandbox link onto a live sales page.

4. Rehearse success and failure without money

For an interactive card test, Stripe documents `4242 4242 4242 4242`, a valid future expiry and any three-digit CVC for a successful test. Use it only in a verified Stripe test environment. Never use real card details for testing, and never enter test cards into an uncertain or live checkout.

Sandbox test log

Case	Action	Evidence to record
Success	Submit the documented success test card in sandbox	Payment ID, environment, amount, currency, status
Decline	Use a decline fixture from the current Stripe testing page	Failed attempt; no successful delivery
Abandon	Open a fresh checkout and leave without paying	No successful payment for that attempt
Duplicate visit	Reopen the confirmation or delivery view	Same order must not become a second delivery obligation

Use distinct attempts and record their identifiers. If you build automated delivery later, a manual observation is not proof that the automated duplicate guard works. This free exercise tests your understanding and records; it does not implement webhooks.

Check the payment in the correct sandbox Dashboard. Do not rely only on a browser redirect or customer screenshot. Some payment methods confirm later; "processing" is not the same as successful. If a test behaves unexpectedly, record the evidence and consult the relevant method's current documentation before retrying. Do not keep creating indistinguishable attempts.

5. Reconcile payment and fulfillment separately

Use these invented records to practice a delivery decision. They are not real Stripe IDs or actual transactions.

Order	Payment state	Amount received	Delivery record
W-101	Successful	USD 12	Dummy PDF sent, recipient check pending
W-102	Failed	USD 0	None
W-103	Processing	USD 0 confirmed	None
W-104	Successful	USD 12	Dummy PDF opened by test recipient

Reference reconciliation

Two successful payments total **USD 24**. Only W-104 has a recorded recipient-open check. W-101 needs that check; "sent" alone is insufficient. W-102 should not receive fulfillment as a successful order. W-103 needs payment-state follow-up, not an assertion that funds are confirmed. A dashboard payment total is not a bank payout total or net profit; fees, settlement and other adjustments are outside this fixture.

For a real digital offer, test the delivered file, correct edition, recipient permissions and support path. Do not use a public link for protected paid material without an intentional access design. Verify the actual customer's authorized experience using an approved test identity; a staff preview can hide permission problems.

Bad conclusion: "The thank-you page loaded, so the customer paid, downloaded the file and the money is in our bank." It incorrectly collapses at least four states. Your evidence must support each separately.

6. Make the live handoff an explicit release

Leave the sandbox practice safely labeled. Before real sales, an authorized owner must verify the live account, live product and price, website link or keys, actual checkout mode, delivery behavior, support contact and approved policies. Recheck the public page and its destination together. Switching the Dashboard selector alone does not change an application's configuration.

Do not make a real purchase just to see whether live mode works. Use sandbox transactions for payment testing and inspect the live configuration without submitting a charge. Never paste live secrets into a guide, chat, browser screenshot or repository.

Save a release record: offer version; live product/price identity; published page; environment proof; payment test evidence; delivery test evidence; reviewer; unresolved issues. If delivery or offer wording is unresolved, keep the launch unapproved. A payment provider does not write your fulfillment process for you.

Your completed starter

You have an eight-point offer packet, a sandbox checklist, four test cases and a reconciled four-order practice ledger. This complete exercise remains free. The optional [Stripe member workbook](#) goes deeper into payment and fulfillment reconciliation. Its product page explains current access. This starter does not require a paid CreatorHQ or Stripe upgrade.

Sources and review notes

- [Stripe pricing](#): verify applicable country, product and payment-method charges.
- [Stripe sandbox testing](#): isolated tests and official test payment values.
- [Stripe Payment Link creation](#): product and price setup, payment-method and presentment considerations.

Reviewed September 17, 2026. All offers and ledger records are fictional. Creating this workbook did not change a Stripe account, create a payment link or charge anyone.