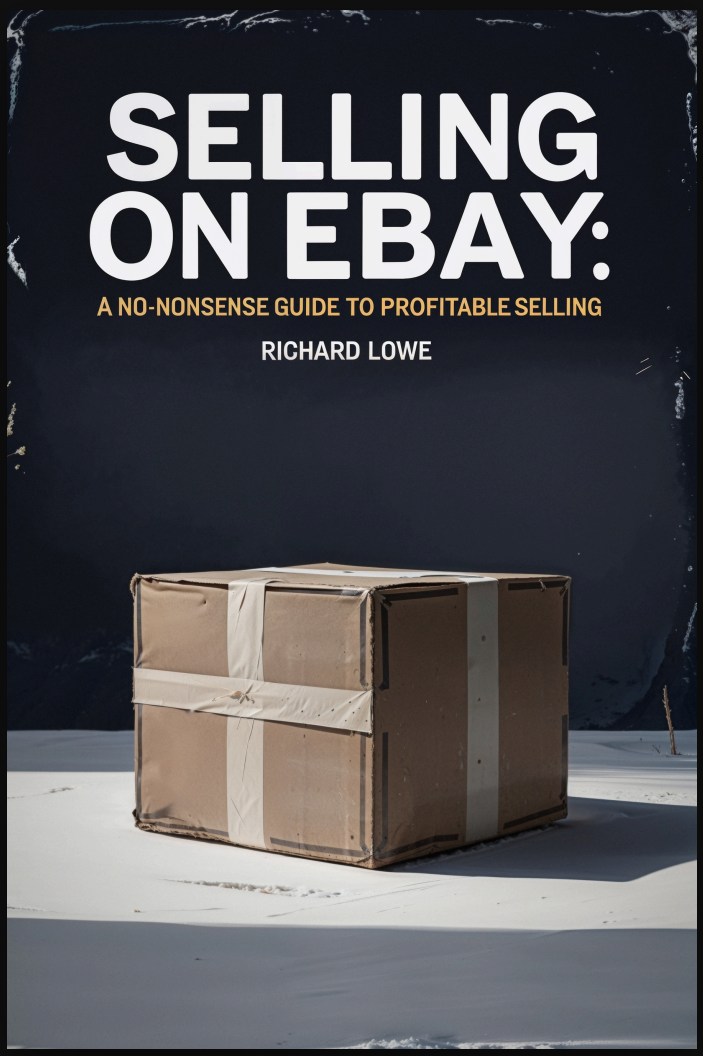
A FREE COMPANION TO SELLING ON EBAY

Sold, Shipped and Protected

Printable checklists and a profit worksheet for every stage of an eBay sale, from setting up the account to handling the buyer who wants a refund and the item.



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How to Use These Checklists

Print them, pin them over the packing table, and check your way through every sale.

Selling on eBay is an honest picture of what selling takes in 2026: higher fees, a pickier algorithm, buyers trained by Amazon, and enforcement that suspends first and asks later. These pages turn the book's advice into checklists for each stage of a sale, plus a worksheet that shows what you really keep.

The numbers here are the ones in the book, checked in November 2026. eBay changes fees and policies often, so confirm current figures in Seller Hub before you rely on them.

> *The underlying logic doesn't change: know your costs, describe things accurately, ship fast, treat buyers well, protect your account, and don't depend on any one platform for your whole living.*

Part 1: Setting Up the Account

Get it right the first time. Changing settings later can trigger reviews that stall your selling.

- [ ] Verification ready: legal name, street address (no PO box), date of birth, Social Security number or EIN, checking account, and ID if eBay asks
- [ ] Every detail true. Never open a second account to get around a limit
- [ ] Username I'll be proud of at $50,000 a year in sales; no random numbers or underscores
- [ ] Business checking account opened *before* registering, so payouts don't need re-verifying
- [ ] Two-step verification on, a strong password, and nobody else logs in (use Team access)
- [ ] Monthly selling limit checked in Seller Hub, and I know how to request an increase
- [ ] Cash planned for early payment holds: funds can take days after delivery, or 31 days without tracking
- [ ] Store decision made on numbers: the Basic store's lower rate pays for itself at about $3,000 a month in sales

Part 2: What Will I Actually Keep?

Budget 15 to 20 percent of the sale price for total transaction costs. New sellers who budget only for the advertised fee watch their margins disappear.

Run this for each type of item you sell. A $200 item and an $8 item have completely different fee profiles.

LINE	ITEM A	ITEM B	ITEM C
1. Sale price			
2. Shipping the buyer pays			
3. Sales tax eBay collects (not yours, but the fee is figured on it)			
4. Final value fee: category rate × (1 + 2 + 3)			
5. Per-order fee (30 or 40 cents)			
6. Promoted listing rate, insertion fee, upgrades			
7. What I paid for the item, plus getting it home			
8. Real postage, weighed on a scale			
9. Box, padding, tape, label			
10. Allowance for returns			
Profit: (1 + 2) minus lines 4 to 10			

Final value fee rates in the book

CATEGORY	RATE
Most categories (no store)	13.6%
Most categories, Basic store	12.7%
Books, movies and music	15.3%
Jewelry, watches and handbags	15%
Trading cards, coins and comics	13.25%
Guitars	6.7%

Top Rated Plus listings get 10% off the final value fee; Below Standard sellers pay 6% extra. If you buy to resell regularly, the profit is taxable business income, and self-employment tax of 15.3% applies to most of it once net profit reaches $400. Price that in from the start.

Part 3: Before You Click List

More than half of eBay's traffic comes from phones. Build every listing for a thumb and a three-second glance.

Research and price

- [ ] Checked **sold** listings (and Terapeak in Seller Hub), not just active ones
- [ ] Price covers every cost on the worksheet
- [ ] Auction starting price is the lowest I'd accept, never 97 cents on a $200 item
- [ ] Item checked against eBay's prohibited and restricted list, and against cpsc.gov/recalls for electronics and children's items

Title and photos

- [ ] Title under 80 characters: brand, model, size, color, condition, with the key words first
- [ ] Reads like a person wrote it; no keyword salad or brand names that don't describe the item
- [ ] My own photos, never a manufacturer's or another seller's
- [ ] First photo works as a tiny thumbnail; item fills the frame, plain background, nothing near the edges
- [ ] Every flaw photographed close up

Description and settings

- [ ] Condition written out in full: wear, smells, function, anything a photo can't show
- [ ] Measurements, model numbers and compatibility included
- [ ] Short paragraphs that read on a phone
- [ ] Right category, not a cheaper one
- [ ] Handling time I can meet in my busiest week
- [ ] Shipping cost based on real weight and box size, with combined shipping discounts set
- [ ] Return policy stated clearly
- [ ] Previewed on a phone before publishing

Photo setup

- [ ] Item beside a window, side lit, not shot toward or away from the light
- [ ] White poster board bouncing light into the shadows
- [ ] Tapped the screen to focus on the detail that matters
- [ ] Slightly dark rather than blown out; brightness and color corrected to the true color
- [ ] Grid lines on, so nothing looks tilted

Part 4: Ship It Right

Every sale is a promise to ship. Do it on a fixed schedule, not when you get around to it.

- [ ] Item pulled and compared with the listing photos before packing
- [ ] Shipping to the address on the eBay order, and nowhere else
- [ ] Weighed on a scale, not guessed
- [ ] Tracking on every package, whatever its value: label bought right after payment, tracking uploaded the moment the label is made
- [ ] Signature confirmation on anything $750 or more
- [ ] Media Mail only for books, recordings, sheet music and the other items on the list; never video games, magazines or comics
- [ ] Paint, aerosols, lithium batteries and other hazardous materials declared on the label
- [ ] Packed box photographed: lid closed, label visible, packing showing
- [ ] Shipped within the handling time I promised

> *If you have a tracking number, eBay will almost always side with you in disputes. Without tracking, you're basically guaranteed to lose when buyers claim items never arrived.*

When a return comes back

1. **Inspect it before you refund.** Compare it with your pre-shipping photos, and photograph what came back.
2. **Look for the switch.** A different unit, an empty or weighted box, a missing part the buyer claims was never there.
3. **Deduct only what you can document.** Up to 50% when an item comes back used, damaged or missing parts.
4. **Process it fast.** A return closed in two days does less damage to your metrics than one argued for two weeks.

The packing table

Buy equipment when a real problem calls for it. These pieces pay for themselves.

- [ ] Digital postal scale, up to 30 pounds (about $40), and a tape measure
- [ ] Small light tent ($20 to $30) or LED panel kit (about $40)
- [ ] Label printer ($100 to $150) and a spare roll
- [ ] Padded envelopes bought in bulk (25 to 50 cents each, against $1 to $2 at an office store), boxes in standard sizes, bubble wrap or air pillows, and plain shipping tape

Part 5: Scams, Problem Buyers and Account Health

The most effective scams don't look like scams. They look like normal sales that go slightly wrong.

Stop if you see

- [ ] An email or screenshot saying you've been paid. A payment is real only when Seller Hub shows the order paid
- [ ] Any offer to pay outside eBay checkout: Zelle, wire, check, PayPal Friends and Family. Always a scam
- [ ] A request to refund an "overpayment" or to ship to a different address
- [ ] Urgency: "ship today or I cancel," a sick relative, a deadline
- [ ] Pre-sale questions all about returns and disputes, not the item
- [ ] A zero-feedback account buying something expensive (document extra carefully)
- [ ] "Unless you refund me, I'll leave negative feedback." Screenshot it

When a buyer has a problem

1. **Answer within three business days**, completely, before the buyer can ask eBay to step in.
2. **Stay calm and factual**, in eBay messages. State your offer once and hold it.
3. **Escalate in order:** eBay case, feedback removal request (within 90 days, threat documented), buyer block, small claims.

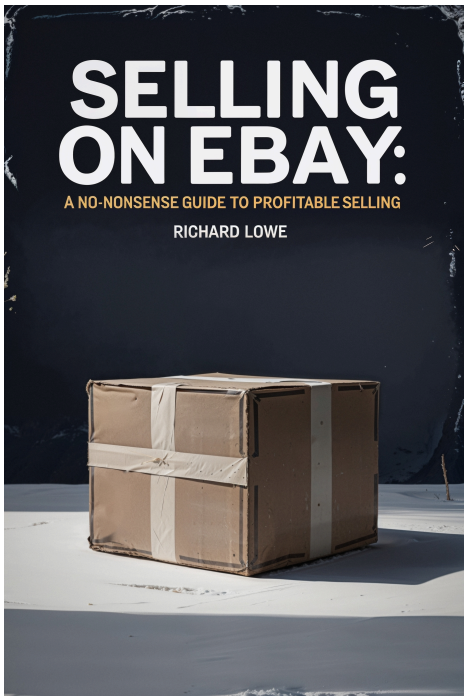
Account health targets

METRIC	KEEP IT	TOP RATED
Transaction defect rate	Below 2%	0.5% or less
Late shipment rate	Below 3%	3% or less
Tracking uploaded on time	Every order	95% or more

Daily: check Seller Hub for warnings. **Monthly:** read eBay's seller announcements. **Quarterly:** review active listings for compliance. **Always:** keep records for seven years, and keep reserves in an account eBay doesn't control.

The Whole Story

These checklists tell you what to do. Selling on eBay tells you why, and covers what a checklist can't: sourcing and product research, pricing strategy, eBay Stores and promoted listings, international selling, dropshipping, automation, and selling with ADHD or a disability.



Selling on eBay:
A No-Nonsense Guide to Profitable Selling
Working for Yourself

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