A SIMPLE REFERENCE GUIDE

# eBAY

# FEE CHEAT SHEET

*Understanding eBay Selling Fees — Simply*

**Created by SimpleLifeCalc.com**

**Written for:**

Beginners • Casual sellers • Resellers

Simple, skim-friendly, and ready to print.

*eBay's fees change over time and vary by category and account. Always confirm current rates in your eBay account.*

# What Fees Mean

Before the fee types, the big picture: a **fee** is simply a small charge eBay takes for letting you sell on its marketplace. In return, eBay puts your item in front of millions of shoppers and handles the checkout and payment. Think of it as rent plus a small commission for using the busiest yard sale on earth.

## The one idea to hold onto

**WHAT REALLY MATTERS**

**Your profit = what the buyer pays − eBay fees − your costs**

Fees are just one slice. The goal of this guide is to make that slice predictable, so you always know what you'll keep before you list.

Most eBay fees fall into a few simple buckets:

- **Listing fees** — a possible small charge just to put an item up for sale.
- **Selling fees** — a percentage taken when your item actually sells (the big one).
- **Advertising fees** — optional charges to promote your listing for more visibility.
- **Optional extras** — add-ons you only pay for if you choose them.

The next page explains each one in plain English. You don't need to memorize numbers — just understand what each fee is *for*, then look up the current rate when you list.

💡 **BEGINNER TIP**

Don't let the word "fees" scare you. Once you can name the few buckets they fall into, eBay's costs become easy to predict — and easy to price around.

⚠️ **ALWAYS VERIFY**

Every figure in this guide is an illustrative example to show how the math works — not a current rate. eBay's actual fees depend on your category, listing type, and account, and they change periodically. Confirm live rates in your eBay Seller Hub before pricing.

# Common eBay Fee Types

Here are the fees you'll meet most often, each in plain English.

## 1. Insertion fees (listing fees)

An **insertion fee** is a small charge for creating a listing — like paying to put an item on the shelf. The key thing for beginners: eBay usually gives every seller a number of **free listings** each month, so casual sellers often pay nothing here. You're typically only charged once you go over your free allowance, or use certain upgrades.

## 2. Final value fees (selling fees)

This is the main one. A **final value fee** is charged only **when your item sells**, as a percentage of your sale. It is often calculated using the total order amount, but the exact calculation can vary by marketplace, account type, and current eBay policies — so always verify the current fee structure in your eBay account. Because it can include shipping, it's safest to include shipping in your fee math.

## 3. Promoted listings (advertising fees)

**Promoted listings** are optional ads that push your item higher in search. The common version charges you **only if the ad leads to a sale**, as an extra percentage you choose. More visibility, but a bigger slice off each promoted sale — so price for it.

## 4. Optional fees

These are extras you only pay if you opt in:

- **Listing upgrades** — bold text, subtitles, extra galleries.
- **Extra category or international listing fees** in some cases.
- **Store subscription** — a monthly plan that can lower other fees for high-volume sellers.
- **Dispute or below-standard fees** — avoidable charges tied to service issues.

**⚠️ KEEP IT EVERGREEN**

Free-listing allowances, percentages, fixed per-order charges, and promoted-listing rates all change and vary by category and account. This page explains what each fee IS — always check your eBay account for the current amount.

# Fee Planning Checklist

Run through this before you list an item. It takes two minutes and keeps fees from surprising you later.

## Before you list

- ☐ I checked whether I have free listings left this month.
- ☐ I looked up the final value fee percentage for this item's category.
- ☐ I noted the fixed per-order charge that applies.
- ☐ I decided whether to use a promoted listing — and at what rate.
- ☐ I included the shipping I'll charge in my fee estimate.
- ☐ I checked whether any optional upgrades are worth their cost.

## Before you set the price

- ☐ My price covers item cost, fees, shipping, and still leaves profit.
- ☐ I estimated profit assuming a promoted-listing fee, just in case.
- ☐ My price still works if the buyer picks the cheapest shipping option I offer.

## After it sells

- ☐ I reviewed the actual fees in my eBay account vs. my estimate.
- ☐ I noted anything that surprised me to plan better next time.

**💡 BEGINNER TIP**

Casual sellers using only free listings often pay fees just once — the final value fee when the item sells. Knowing that single number for your category is 80% of fee planning.

**REMEMBER**

Fees on a sale usually apply to the full order (item + shipping + tax), not just the item price. Plan around the total.

# Fee Estimation Worksheet

Fill this in for one item. Pull the current percentages from your eBay account. The example column shows how the math flows — replace it with your own numbers.

| Line | What to enter | Example | Your number |
|---|---|---|---|
| Item price | What you're selling it for | $40.00 | $ ____ |
| Shipping you charge | Add to the total | $6.00 | $ ____ |
| **Order total** | Item + shipping | **$46.00** | $ ____ |
| Final value fee | Category % × order total | $6.90 | $ ____ |
| Fixed per-order charge | Flat amount | $0.40 | $ ____ |
| Promoted listing (if used) | Ad % × order total | $0.00 | $ ____ |
| **Total eBay fees** | Add the fee lines | **$7.30** | $ ____ |

In the example, $7.30 in fees on a $46 order is about 16% — an illustrative example showing how the math works. Now subtract your own costs to find profit:

Order total − total eBay fees − item cost − actual shipping cost = profit: $ ________________________________

💡 **BEGINNER TIP**

Estimate fees on the ORDER TOTAL, not just the item price. Forgetting that shipping is included is the single most common reason a sale earns less than expected.

⚠️ **ALWAYS VERIFY**

The percentages above are examples. Your real final value fee and fixed charge depend on category and account — confirm them in your eBay account before relying on the result.

# Profit Protection Checklist

Fees are only one cost. This list keeps your whole profit safe — not just the eBay slice.

## Know your true costs

- ☐ Item cost (what you paid, or your time/materials if handmade).
- ☐ Actual shipping cost (the label), not just what you charge the buyer.
- ☐ Packaging — boxes, mailers, tape, labels add up over many sales.
- ☐ eBay fees, estimated on the full order total.
- ☐ Any promoted-listing or optional fees you opted into.

## Protect the margin

- ☐ My price covers every cost above with profit left over.
- ☐ I weighed the packaged item so my shipping charge is accurate.
- ☐ I'm not underpricing just to compete — I priced from my numbers.
- ☐ I left a cushion for returns, refunds, and the occasional dispute.

## Review regularly

- ☐ I check my eBay fee reports to see what I actually paid.
- ☐ I re-price items when eBay or shipping costs change.
- ☐ I track profit per item, not just total sales.

💡 **BEGINNER TIP**

"Money received" is not profit. Profit is what's left after fees, shipping, packaging, and item cost. Sellers who track the real number are the ones who stay in business.

⚠️ **WATCH OUT**

Underestimating shipping is a silent profit killer. If your label costs more than what you charged — and you still paid a fee on the shipping you charged — you lose twice.

# Fee Mistakes to Avoid

Each of these has cost real sellers real money. Read them once so they never cost you.

1. **Forgetting fees apply to shipping.** The final value fee usually includes the shipping and tax the buyer pays — not just the item price.
2. **Confusing revenue with profit.** A $50 sale is not $50 in your pocket. Subtract fees, shipping, packaging, and cost first.
3. **Ignoring the fixed per-order charge.** On low-priced items, a small flat fee can eat a big share of the sale. Bundle cheap items where it makes sense.
4. **Using promoted listings without pricing for them.** The extra ad percentage comes straight off your margin if you didn't plan for it.
5. **Underestimating shipping cost.** Weigh and measure the packaged item before setting your shipping charge.
6. **Pricing with last year's fees.** eBay updates fees periodically. Re-check before assuming an old price still profits.
7. **Overpaying for optional upgrades.** Bold text and add-ons only pay off if they actually lift sales. Test before relying on them.
8. **Skipping the calculator.** Guessing at fees instead of running the numbers is the fastest way to sell at a loss.
9. **Triggering avoidable penalties.** Late shipping, disputes, and below-standard service can add fees. Good service is also fee protection.
10. **Not checking fees against your estimate.** Compare actual fees to what you planned, and adjust next time.

✖️ **THE BIGGEST MISTAKE**

Assuming fees are fixed and the same for everyone. They vary by category, listing, and account — and they change. The sellers who stay profitable re-check current rates and re-run their numbers.

# Quick Reference Summary

*The whole guide on one page. (Figures are illustrative — confirm live rates in your eBay account.)*

| Fee | What it is | When charged | Notes |
|---|---|---|---|
| **Insertion** | Charge to create a listing | When you list | Often free up to a monthly allowance |
| **Final value** | % of the total sale | When item sells | Applies to item + shipping + tax |
| **Per-order charge** | Small fixed amount | When item sells | Hits low-priced items hardest |
| **Promoted listings** | Optional ad fee | Usually on a promoted sale | Extra % you choose |
| **Optional extras** | Upgrades & add-ons | Only if you opt in | Use only if they pay off |

**THE FORMULA TO REMEMBER**

**Profit = Order Total − eBay Fees − Item Cost − Shipping & Packaging**

eBay Fees = final value fee + per-order charge (+ promoted listing, if used).

**💡 THREE HABITS THAT PROTECT PROFIT**

1. Estimate fees on the full order total, not just the item price.
2. Confirm current rates in your eBay account before pricing.
3. Run every item through a calculator before you list it.

# Calculator Resources

Doing fee math by hand works, but a calculator makes it instant and removes the guesswork. Two belong in every eBay seller's toolkit:

## eBay Fee Calculator

An **eBay Fee Calculator** shows what you'll actually keep after fees. You enter the item price, shipping you charge, and category, and it estimates the final value fee and per-order charge, then shows your net amount.

- Best for: checking a listing's profit before you publish it.
- Add your item cost and shipping cost to see true profit, not just net payout.
- Always enter the current rates from your eBay account for the most accurate result.

## Break-Even Calculator

A **Break-Even Calculator** answers a different question: "What's the lowest price I can accept without losing money?" It totals every cost — fees plus your own — and shows the price where profit equals zero.

- Best for: setting a price floor before accepting offers or running a sale.
- Keeps you from accepting a Best Offer that quietly puts you in the red.
- Pairs perfectly with the Fee Calculator: one finds your floor, the other shows your upside.

💡 **BEGINNER TIP**

Free versions of both the eBay Fee Calculator and the Break-Even Calculator are available at SimpleLifeCalc.com — simple and beginner-friendly, just like this guide.

**HOW TO USE THEM TOGETHER**

1. Run the Break-Even Calculator to find your lowest safe price.
2. Run the Fee Calculator at your planned price to see your expected profit.
3. If the gap between the two is comfortable, you have a healthy margin to work with.

⚠️ **ALWAYS VERIFY**

A calculator is only as accurate as the rates you feed it. Confirm current fees in your eBay account, then enter those numbers.

# Final Cheat Sheet Summary

*Save this page or print it and keep it nearby. Everything that matters, on one page.*

## The fees at a glance

| Fee | Remember this |
|---|---|
| **Insertion** | Often free up to your monthly allowance. Charged beyond that. |
| **Final value** | The main fee. A % of item + shipping + tax, charged when it sells. |
| **Per-order charge** | Small flat fee per sale. Stings most on cheap items. |
| **Promoted listings** | Optional ad %. Usually charged only on a promoted sale. Price for it. |

## Before you list anything

- ☐ Check free listings left, plus your category's current fees.
- ☐ Estimate fees on the ORDER TOTAL (item + shipping).
- ☐ Run it through a Fee Calculator and a Break-Even Calculator.
- ☐ Confirm the price covers all costs with profit to spare.

**THE ONLY FORMULA YOU NEED**

**Profit = Order Total − eBay Fees − Your Costs**

💡 **GOLDEN RULE**

Fees change. Your habit of checking them shouldn't. Confirm current rates in your eBay account, run the numbers, and price with profit built in — do that, and fees become just a line in your plan, not a surprise.

## You've got this. Sell smart! 💰

Visit SimpleLifeCalc.com for free calculators, guides, worksheets, and seller resources.

*Always confirm current eBay selling fees in your eBay account before making pricing decisions.*