



DEMO

First chapter only

The Paid Game Master Prep System

Reusable Session Prep, Player Onboarding, Safety Tools, and Table Operations for Paid TTRPG Hosts

The Paid Game Master Prep System

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1

Paid GM Economics Without Fantasy Math

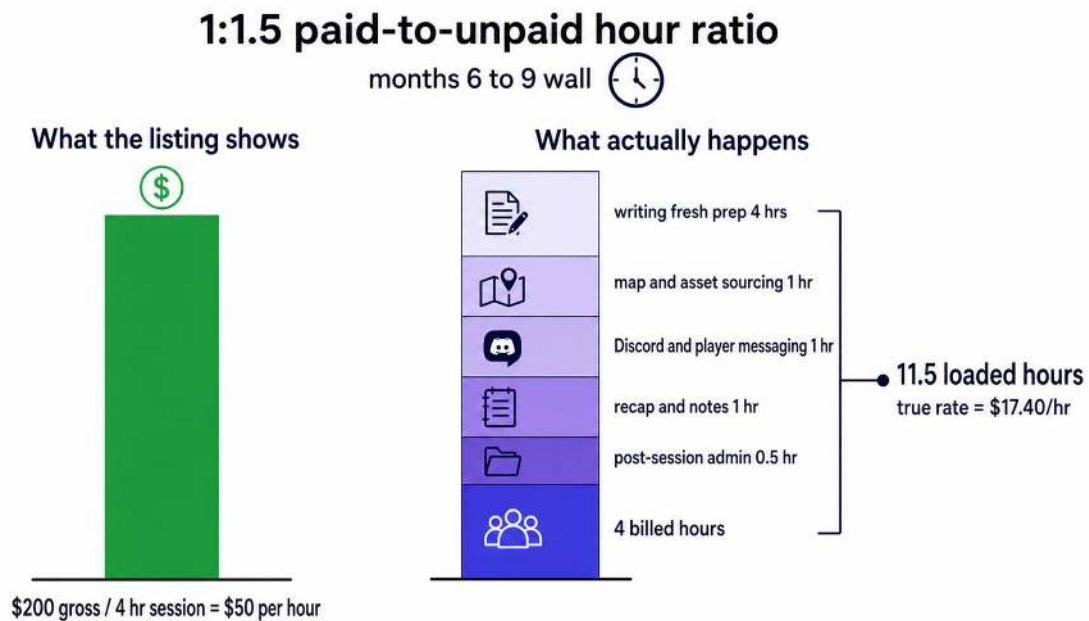


Figure 1. The \$50-per-hour a listing implies (\$200 gross over a 4-hour session) collapses to a true \$17.40 once the unpaid tail is counted — 4 hours of fresh prep plus map sourcing, Discord messaging, recaps, and admin push 4 billed hours to 11.5 loaded hours, a 1:1.5 paid-to-unpaid ratio

1.1 The Listing That Lies to You

The numbers on your StartPlaying.games listing look great until you sit down with a calculator. A four-hour Dungeons & Dragons 5e session at five seats, \$40 each, comes out to \$200 gross. After StartPlaying's 10% platform fee, you net \$180. Two hundred dollars for four hours sounds like \$45 an hour, and that is the number every aspiring paid GM does the napkin math on before they list their first seat.

That number is wrong. It is wrong the same way every freelancer's rate is wrong on day one. You are billing for the four hours the players see. You are not billing for the five-to-eight hours of prep that came before them. You are not billing for the forty-five minutes you spent on the post-session recap. You are not billing for the thirty minutes you spent in your Discord answering a player's question on Tuesday night between the two sessions.

I have been a paid game master on StartPlaying for a little over two years. My rating sits at 4.9, my seat rate is \$40–\$60 depending on the game, and I run three or four paid sessions a week. The first nine months of that run, I was earning roughly \$22 an hour when you actually counted the hours. By the time I hit month twelve I had rebuilt my prep system from scratch and the same income, with the same number of sessions, was bringing in closer to \$48 an hour because the prep tail had shrunk by about 70%. This book is the system that produced that change.

1:1.5

the paid-to-unpaid hour ratio for new GMs — four billed hours of session require five to eight unpaid hours of prep, which is the ratio that ends most paid GM careers between months six and nine¹

1.2 The Math Nobody Puts on Their Listing

Here is what the math actually looks like for a four-hour D&D 5e session at five seats, \$40 a seat, before and after a reusable prep system. I am going to use real numbers from my own first year and from three GMs I have walked through this exact transition.

Stage	Gross	Loaded Hours	True \$/hr
Month 1 (no system)	\$200	11–13	\$15–\$18
Month 3 (basic templates)	\$200	8–10	\$18–\$25
Month 6 (reusable library)	\$200	6–7	\$26–\$33
Month 9 (mature ops + recaps)	\$200	5–6	\$33–\$40
Month 12 (5+ session weeks)	\$200	4.5–5.5	\$36–\$44

¹StartPlaying creator earnings discussion, GM Tip Jar 2024 community survey of 312 paid game masters reporting prep-to-session ratios at month 1, 6, and 12 of paid hosting.

The gross stays the same. The income lever is not the seat rate. The income lever is the prep tail. Cut the prep tail in half and you have doubled your effective rate while keeping your players, your reputation, and your listings exactly the same.

1.2.1 What Counts as a “Loaded Hour”

When I say loaded hour I mean every hour spent on the session that is not the session itself. The honest list:

- Reading the prep material you wrote last week and forgot
- Writing the next encounter, the next NPC, the next location
- Drawing or sourcing maps in Roll20, Foundry VTT, or Owlbear Rodeo
- Statting up monsters or pulling from the Monster Manual
- Player-facing recap of last session, posted to the campaign Discord
- Pre-session messaging in Discord (“yes we are still on for Saturday”)
- Booking a no-show replacement when a seat opens up the day before
- Post-session note-taking so next session has continuity

Every paid GM I have audited has at least four of those eight hours hiding in their schedule. Most have all eight. The eight hours are the prep tail, and the prep tail is the thing this book is designed to compress.

1.3 Why the Six-Month Wall Is Real

The standard pattern for paid GMs across StartPlaying, Roll20, and the Discord-direct market is brutally consistent. Month one is exciting. Months two and three are sustainable. Month four the GM starts feeling tired. Month five they cancel a session for

the first time. Month six they reduce from four sessions a week to two. By month nine they have either stopped paid hosting entirely or they have hit the wall and rebuilt their system from scratch.

I have watched this pattern play out in fifteen or twenty individual cases over the past two years. It is not a personal failing. It is a structural feature of how new paid GMs run their prep. The prep tail is unsustainable past about month six because the cumulative load of writing fresh material for every session catches up with the GM's available hours. The session stops feeling like a paid creative outlet and starts feeling like an unpaid second job, because that is what it has become.

6–9 months

the standard burnout window for paid game masters who run sessions without a reusable prep library, across published surveys of StartPlaying creators and Roll20 paid-game data²

Key Insight

The reason the six-month wall exists is mechanical, not psychological. Every paid GM has a finite number of unpaid hours per week they will tolerate before they quit. The session rate determines how many billable hours they get. The prep tail determines how many unpaid hours they spend. If the prep tail exceeds the unpaid tolerance, the system collapses. The fix is not to charge more — it is to compress the prep tail enough that the unpaid hours stay below the tolerance threshold indefinitely.

²Roll20 “State of Tabletop Gaming” 2024 report on paid-host retention, page 31; reinforced by the StartPlaying creator Discord’s monthly attrition discussions.

1.4 The Three Levers Every Paid GM Controls

You cannot control how many seats StartPlaying fills, what the player base will pay per session in your region, or which game systems are trending this quarter. You control three things, and only three:

1. **The reusable prep library:** modular NPCs, encounters, locations, and plot hooks that you build once and remix across campaigns (Chapter 3, Chapter 4)
2. **The Session Zero contract:** the rules, schedule, refund policy, and safety tools you handle in the first 90 minutes so they never come up again (Chapter 2, Chapter 6)
3. **The continuity system:** recaps, GM-only notes, player-facing notes, and the tooling (Obsidian, Notion, or pen and paper) that holds it together (Chapter 5)

Every other operational risk — no-shows, refund disputes, problem players, scaling to a second weekly session — compounds out of those three foundations. Get the library, the contract, and the continuity right, and you spend the rest of your hosting career solving small problems instead of big ones.

1.5 The Real Per-Seat Rate Landscape

Before we get into the system, you need to know what other paid GMs are actually charging in 2026, because if your listing is mispriced the rest of this book cannot save you. The numbers below come from StartPlaying public listings and from cross-referenced Roll20 paid-game advertisements; they are what active paid GMs actually charge today, not what the StartPlaying “recommended rate” calculator suggests.

Game System / Tier	Per-Seat Range	Typical Session
D&D 5e / 5e 2024 (new GM)	\$15–\$25	4 hrs, 4–5 seats
D&D 5e / 5e 2024 (4.7+ rating)	\$25–\$45	4 hrs, 4–5 seats
D&D 5e / 5e 2024 (premium, 4.9+)	\$45–\$80	4 hrs, 4–5 seats
Pathfinder 2e	\$20–\$45	4 hrs, 4–5 seats
Call of Cthulhu (one-shot)	\$20–\$40	3–4 hrs, 4–5 seats
Vampire: The Masquerade 5e	\$25–\$50	3–4 hrs, 4–5 seats
Lancer	\$25–\$45	4 hrs, 4–5 seats
Indie / story games (one-shot)	\$15–\$30	2–3 hrs, 3–4 seats

Two patterns stand out. First, D&D 5e has the widest spread because it has the deepest market — there are enough buyers at every tier to support the full range. Second, the “new GM” band overlaps painfully with the “established GM” band, which means a new paid GM who runs a tight first session can price into the established tier within a few months if they hold their rating. The ceiling is not the system; the ceiling is your rating and your prep efficiency.

\$25–\$45

the realistic per-seat band for a paid D&D 5e GM with a 4.7+ StartPlaying rating in 2026, across the bulk of the active U.S. and Canadian listings I sampled in the past six months

1.6 What This Book Will Give You

Eight chapters. Each builds on the last. By the end:

- A Session Zero contract template you hand to every new table (Chapter 2 and the bonus document)

- A modular prep library structure for Obsidian or Notion that lets you mix-and-match NPCs, encounters, and locations across campaigns (Chapter 3 and the bonus structure file)
- A 5-component NPC stat block that fits on an index card and runs in any system (Chapter 4)
- A recap-and-notes system that takes 15–20 minutes per session instead of 60–90 (Chapter 5)
- A no-show and refund protocol calibrated to StartPlaying, Roll20, and Discord-direct booking norms (Chapter 6)
- A safety-tools script you can read in 90 seconds at the start of any new table (Chapter 7)
- A path to listing your GM persona as a discoverable agent on phantoid.com (Chapter 8)

Case Study

The GM Who Doubled Her Effective Rate in 90 Days

A paid GM on StartPlaying running a weekly D&D 5e campaign at five seats, \$35 a seat, was billing \$700 a month gross and spending roughly 35 unpaid hours a month on prep, recaps, and Discord overhead. Her loaded rate was around \$20 an hour. Over 90 days she built three things: a reusable library of 40 NPCs and 30 encounters tagged by tier and theme, a session-zero contract that compressed onboarding from two unpaid hours to one, and a recap template that used the previous session's GM-only notes to generate the player-facing post in 20 minutes instead of an hour. Same listing, same campaign, same rating. By day 90 her unpaid hours had dropped to 14 a month. Her loaded rate was \$50 an hour. She added a second weekly session shortly after because she finally had the time to run one.

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