

Keywords, Cheap Clusters and Bidding

Business Vision Academy · affiliate program

Document 1.4

Read this before you use the numbers below. Every CPC figure in this document is an estimated band based on how these query types normally price in the US education and software-training categories. It is not live auction data. Auction prices change weekly and vary by account history, quality score, ad schedule and geography. Before you spend anything, put these exact terms into Google Keyword Planner with location set to United States and replace the bands with your own numbers. Treat the bands here as a ranking of relative cost, not as a price list.

The principle: buy the question, not the category

Category terms like **ai course** are expensive because every training company in the world bids on them. Question terms like **how do i use ai to write a report** are cheap because they are longer, less obviously commercial, and most advertisers ignore them.

The trade-off is volume. Question terms produce a fraction of the impressions. That's the right trade at the start, because you are trying to find out whether the offer converts at all, and you can find that out on cheap clicks just as well as expensive ones.

Order of operations:

1. Start with cluster K1 only. Exact and phrase match. Small budget.
 2. Once you have 15+ conversions, look at the search terms report and promote anything that converted into its own exact-match ad group.
 3. Only then consider cluster K4, which is where the volume and the price both live.
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Cluster K1 — Cheapest. Long-tail questions.

Start here. Lowest cost per click, lowest competition, surprisingly high intent because the person is describing an actual task.

Products: AI Made Simple (\$28 subscription) · AI for Professionals

Keyword	Match	Est. CPC band	Volume	Note
how to use ai at work without coding	Phrase	\$0.35–0.90	Low	Best single starting term
how do i use ai to write a report	Phrase	\$0.30–0.85	Low	Task-specific, very cheap
how to use chatgpt for work emails	Phrase	\$0.40–1.10	Low-Med	
ai for people who are not technical	Phrase	\$0.30–0.80	Low	Matches the product exactly
how to summarize long documents with ai	Phrase	\$0.35–0.95	Low	
how to clean up a spreadsheet with ai	Phrase	\$0.30–0.90	Low	
ai course that is not for programmers	Phrase	\$0.35–1.00	Low	
step by step ai course for beginners	Phrase	\$0.55–1.40	Med	
how to start using ai at work	Phrase	\$0.45–1.20	Med	
what should i learn about ai first	Phrase	\$0.30–0.85	Low	
ai training for office workers	Phrase	\$0.50–1.30	Low-Med	
best way to learn ai without a technical background	Phrase	\$0.40–1.10	Low	

Why this cluster is cheap: four or more words, phrased as a question, no obvious commercial modifier. Most competitors bid on two-word category terms and never build these.

Cluster K2 — Career and resume intent

Higher cost, much higher conversion rate. This is where the \$260 product sells.

Product: AI Mastery Accelerator (\$260 one-time)

Keyword	Match	Est. CPC band	Volume	Note
ai skills for resume	Phrase	\$1.10–2.80	Med	Best converter in this cluster
ai course for career change	Phrase	\$1.30–3.20	Med	
how to add ai skills to my resume	Phrase	\$0.70–1.90	Low	Cheaper long-tail version
ai certification for beginners	Phrase	\$1.50–3.80	Med-High	Caution: see note below
learn ai without coding background	Phrase	\$0.80–2.00	Med	
complete ai course beginner to advanced	Phrase	\$1.00–2.60	Med	Matches the 21-course structure
ai proficiency job requirement	Phrase	\$0.60–1.60	Low	
what ai skills do employers want	Phrase	\$0.55–1.50	Low	

Caution on "certification": do not bid on certification terms unless the product actually issues something, and do not write ad copy that implies accreditation. Bidding on the query is legally different from claiming to satisfy it, but the safest path is to exclude it until `{{VENDOR: confirm what is issued on completion}}` is answered. If nothing is issued, add `certification`, `certificate`, `accredited` and `diploma` to negatives instead.

Cluster K3 — Professional and manager intent

Product: AI for Professionals (\$39 subscription / \$152 one-time)

Keyword	Match	Est. CPC band	Volume	Note
ai tools for managers	Phrase	\$1.40–3.50	Med	
ai training for teams	Phrase	\$1.80–4.50	Med	Expensive; B2B advertisers bid here
how to automate reports with ai	Phrase	\$0.90–2.40	Low-Med	Cheapest useful term in cluster
ai for business professionals course	Phrase	\$1.20–3.00	Med	
save time at work with ai	Phrase	\$0.60–1.70	Low-Med	
ai for project managers	Phrase	\$1.10–2.90	Low-Med	
ai meeting notes and follow ups	Phrase	\$0.80–2.20	Low	Task-specific, cheaper

Cluster K4 — High volume, high cost. Add last.

Do not start here. These are where the budget disappears fastest and where you compete directly with well-funded training companies.

Keyword	Match	Est. CPC band	Volume
ai course	Broad	\$2.50–7.00	Very high
ai course online	Phrase	\$2.20–6.00	High
chatgpt course	Phrase	\$1.80–5.00	High
best ai course for beginners	Phrase	\$2.00–5.50	High
learn ai	Broad	\$2.80–8.00	Very high
artificial intelligence course	Phrase	\$2.50–7.50	Very high

Only add these when: cluster K1 or K2 has produced at least 20 conversions, you know your actual EPC, and your EPC comfortably exceeds the CPC band above with margin for refunds.

Negative keyword list

Apply to every search campaign on day one. This list will save more money than any bid adjustment.

```
free
free course
free download
crack
cracked
torrent
pirate
coupon
discount code
promo code
reddit
review reddit
scam
is it a scam
python
javascript
tensorflow
pytorch
neural network
machine learning engineer
data science
data scientist
deep learning
llm training
fine tuning
github
api
sdk
developer
programming
software engineer
bootcamp
degree
university
masters
phd
salary
jobs
hiring
job openings
kids
for children
```

Add to negatives as you go: anything from the search terms report that gets clicks and no conversions after 40+ clicks. Review the search terms report twice a week for the first month, then weekly.

Brand negatives: add **business vision academy** and its variants and misspellings as negatives. Brand bidding is prohibited under the affiliate agreement and will result in commission being withheld.

Bidding strategy by stage

Stage	Conversions so far	Strategy	Why
1. Discovery	0–5	Manual CPC, bid 60–70% of the suggested first-page bid	You are buying information, not volume. Cheap clicks are fine.
2. Signal	5–15	Manual CPC, raise bids only on converting terms	Move budget toward what already worked
3. Automation	15+	Maximize conversions	Smart bidding needs roughly 15–30 conversions in 30 days to work
4. Efficiency	30+	Target CPA, set at 70% of your actual EPC	Leaves margin for refunds

Do not use Maximize conversions from day one. With zero conversion history it spends the budget quickly and learns nothing you can act on.

The one calculation that decides everything

$$\text{Break-even CPC} = \text{Commission per sale} \times \text{Click-to-sale rate} \times (1 - \text{refund rate})$$

Worked example, AI Made Simple subscription, using conservative assumptions:

Input	Value	Where it comes from
Commission if the customer completes all 10 payments	\$210.00	$10 \times \$21$
Commission realistically banked (assume 60% complete the term)	~\$126.00	Your own estimate; verify with the vendor
Click-to-sale rate	1.5%	Assumption; measure yours
Refund rate	15%	Unknown — must be confirmed with the vendor

$$\text{Break-even CPC} = \$126.00 \times 0.015 \times 0.85 = \$1.61$$

At that break-even, cluster K1 (est. \$0.30–\$1.20) is comfortably viable and cluster K4 (est. \$2.50–\$7.00) is not. That single comparison is the entire argument for starting with long-tail questions.

Three numbers you cannot calculate without the vendor. Ask for them before you spend:

1. Actual refund rate per product
2. Percentage of subscription customers who complete all ten payments
3. Whether commission continues if the customer cancels at month four

Without number two in particular, every subscription ROI calculation on this page is a guess. The one-time products do not have this problem, which is one more reason to test with instant access first if your budget is small.

Cheapest-first launch plan

Week	Spend	Channel	Cluster / audience	Goal
1	\$25/day	Google Search	K1, exact + phrase	First conversion. Find which query type converts.
2	\$25/day	Google Search	K1 winners promoted to their own ad group	Repeatable conversions
2	+\$30/day	TikTok	Broad, P1 persona	Cheapest impressions in the mix
3	+\$40/day	Meta	P1 interests, Advantage+	Volume at a known cost
4	+\$40/day	Google Search	K2, for the \$260 product	Highest payout per sale
5+	Scale winners	—	Add K3, LinkedIn, YouTube	Only after EPC is known

Total first-week commitment: \$175. That is enough to learn whether the offer converts, and small enough that finding out it doesn't is survivable.