

Pricing, refund terms and buyer ratings across 304 paid online communities on Whop: a cross-sectional snapshot (September 2026)

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Abstract. Paid online communities — Discord servers, alert services, courses and mentorships sold by individual creators — are a fast-growing consumer category with little comparative information for buyers. This report describes 304 live listings on the Whop marketplace across seven categories: options and stock alerts, trading education, futures/crypto/forex signals, sports betting picks, reselling and collectibles, e-commerce tools, and creator business. After converting weekly, multi-day and multi-month plans to a common 30-day basis, the median recurring price was \$95 (interquartile range \$46–\$129), ranging from \$34 in reselling to about \$100 in the trading-related categories. Star ratings were strongly compressed: the median was 4.9 and 77% of rated listings scored 4.8 or higher. Across all recurring listings, price and rating were essentially unrelated (Spearman $\rho = +0.06$, $n = 271$, $p = 0.367$); within categories, only reselling and e-commerce showed a positive association, and neither survives a Bonferroni correction for seven tests. Listings with more reviews had slightly lower ratings ($\rho = -0.18$, $p = 0.001$). Of all listings, 16% stated that sales were final with no refunds, 20% contained income claims and 6% contained language implying guaranteed results. The practical implication for buyers is that price and headline star rating carry little information about quality in this market; review volume, refund terms and the content of claims are more informative. The per-listing data behind every figure is published openly on the author's sites (Section 7).

Keywords: creator economy; online communities; subscription pricing; consumer ratings; Whop; Discord; refund policy; income claims

1. Introduction

A large and growing share of paid online content is sold not by publishers but by individual creators, who charge recurring fees for access to a private Discord server, a trade-alert feed, a course or a mentorship. Whop is one of the main marketplaces for these products: sellers list a product with a price, billing period and description, and buyers leave star ratings and written reviews on the listing.

For a buyer, the category is difficult to compare. Prices are quoted per day, per week, per month, per quarter or as a one-off fee; ratings are displayed on a five-star scale that most listings sit near the top of; and much of what is sold — trading signals, betting picks, reselling "cook groups" — is sold on the promise of financial return. In some of these categories there is strong independent evidence that the underlying activity loses money for most participants: in two studies of complete populations of day traders, fewer than 1% of Taiwanese day traders were predictably profitable net of fees (Barber et al., 2014), and 97% of Brazilian futures day traders who persisted for more than 300 days lost money (Chague et al., 2019).

This report does not try to measure whether any community delivers value. It asks four narrower, descriptive questions that can be answered from public listing data:

RQ1. What do paid communities on Whop cost, once billing periods are put on a common basis? **RQ2.** How are buyer star ratings distributed? **RQ3.** Does a higher price predict a higher rating? **RQ4.** How common are refund exclusions, income claims and similar risk markers in listings?

2. Data and methods

2.1 Sample

The sample frame was every listing on the Whop marketplace that the author tracks for seven consumer review sites, one per category, as it stood on 8 September 2026. A listing was included if it was live and purchasable on that date. The final sample is 304 listings; 21 (7%) are primarily in a language other than English and were retained. Categories follow the author's site structure and are mutually exclusive.

2.2 Variables

Price. The price and billing period displayed on the listing's default plan. Recurring prices were converted to a 30-day cost as $price \times 30 / period\ length\ in\ days$ (week = 7, month = 30, year = 365; "3 days", "2 months" etc. scaled accordingly). One-time and unreadable prices were excluded from price analyses ($n = 30$). Prices in euros and pounds were used at face value without currency conversion; one listing priced in Czech koruna was excluded.

Rating and review count. The Whop star rating (1–5) and number of reviews shown for the product, or for the seller where no product-level figure was displayed. 299 listings carried a rating.

Risk markers. Each listing was coded from its public text and metadata for the markers in Table 4: *no refunds* (the seller states all sales are final), *income claims* (earnings or profit figures presented as achievable), *guaranteed results* (language implying assured outcomes), *high ticket* (a price well above the category norm, typically several hundred dollars or more), *few reviews* (a review base judged too small to be informative; flagged listings have at most 27 reviews), *thin description* (the listing does not clearly state what the buyer receives), *gambling* and *non-English*. Coding was done by the author and was not independently double-coded.

2.3 Analysis

Because prices are highly skewed (a few listings exceed \$1,000 per 30 days), all summaries use medians and interquartile ranges, and associations use Spearman's rank correlation (Spearman, 1904), which is robust to such outliers. Rating differences between groups use the Mann–Whitney U test (Mann & Whitney, 1947). All p-values are two-sided. Analyses were run in Python with SciPy (Virtanen et al., 2020). With seven per-category correlation tests, a Bonferroni-adjusted threshold of $0.05 / 7 \approx 0.007$ is noted where relevant.

3. Results

3.1 Price (RQ1)

Table 1 summarises price by category. The median recurring listing cost \$95 per 30 days. Reselling and collectibles communities were the cheapest (median \$34) and the three trading-related categories the most expensive, each with a median close to \$100. Sports betting picks sat in between at \$64 once weekly and three-day passes were converted (e-commerce tools, at \$55, was the other mid-priced category); on a naive "headline price" basis this category looks considerably cheaper, because 31 of its listings bill weekly or more often. Across the whole sample, 217 listings billed monthly, 48 weekly or more often, 9 over several months or a year, and 30 were one-time or otherwise non-recurring.

Table 1. Price, rating and review volume by category. Prices are the listed default plan normalised to 30 days; IQR = interquartile range.

Category (site)	n	Recur. n	Median per 30 days	IQR	Median rating	Rated $\geq$ 4.8	Median reviews
Options & stock alerts optionsalertsreview.com	54	52	\$104	\$85–\$179	4.87	77%	89
Trading education tradingmentorreviews.com	49	42	\$100	\$86–\$150	4.92	86%	49
Futures, crypto & forex signals signalgroupguide.com	45	42	\$100	\$76–\$169	4.94	82%	77
Sports betting picks sportspicksdiscord.com	52	47	\$64	\$43–\$104	4.80	52%	142
Reselling & collectibles resellerdiscords.com	50	49	\$34	\$20–\$65	4.91	82%	165
E-commerce tools ecomdiscords.com	21	19	\$55	\$30–\$123	4.96	90%	40
Creator business & clipping clippingprograms.com	33	23	\$95	\$50–\$116	4.91	77%	25
All listings	304	274	\$95	\$46–\$129	4.90	77%	84

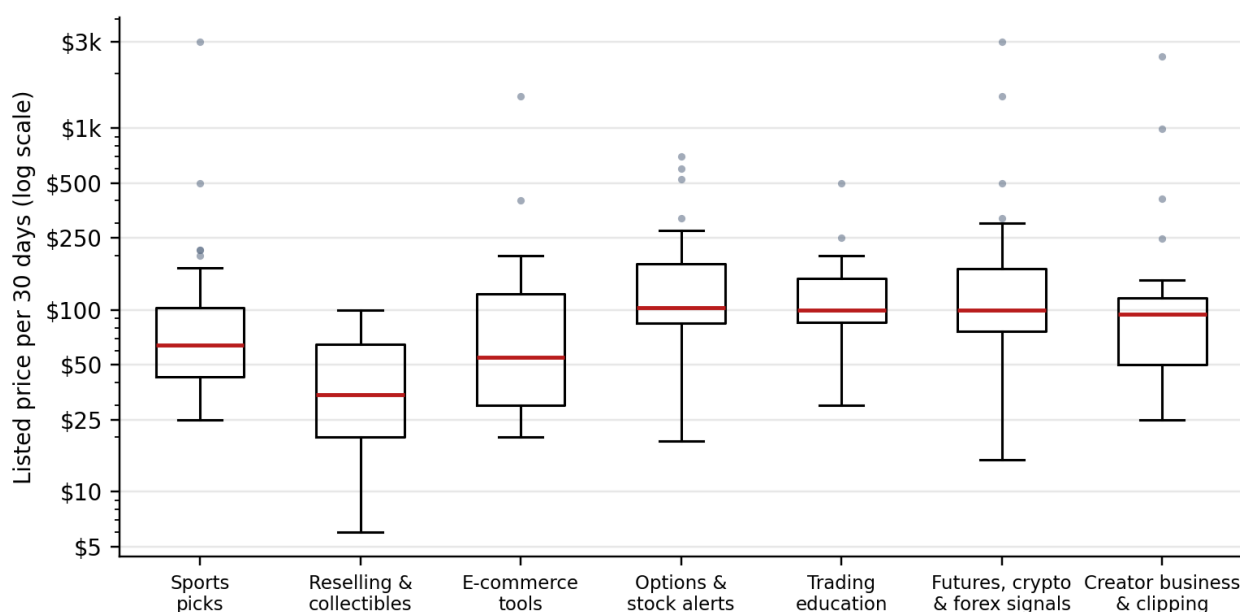


Figure 1. Distribution of listed price per 30 days by category (log scale). Boxes show the interquartile range, the red line the median; points are listings beyond $1.5 \times$ IQR.

3.2 Ratings (RQ2)

Ratings were concentrated at the top of the scale (Figure 2). Of 299 rated listings, 151 scored 4.9 or higher, 78 scored 4.8–4.89, 58 scored 4.5–4.79 and only 12 scored below 4.5; the lowest rating in the sample was 3.0. On a scale this compressed, the difference between a "good" and a "poor" listing is a few hundredths of a star, which limits the usefulness of the headline rating as a signal. Sports betting picks were the only category where fewer than three-quarters of listings scored 4.8 or higher (52%).

Ratings fell slightly as review counts grew (Spearman $\rho = -0.18$, $n = 299$, $p = 0.001$). The median rating was 4.95 for listings with fewer than 25 reviews, 4.90 for 25–99, 4.88 for 100–499 and 4.89 for 500 or more. This is consistent with small review bases being more easily dominated by early enthusiasts, and suggests that a near-perfect score on a handful of reviews should be read with caution.

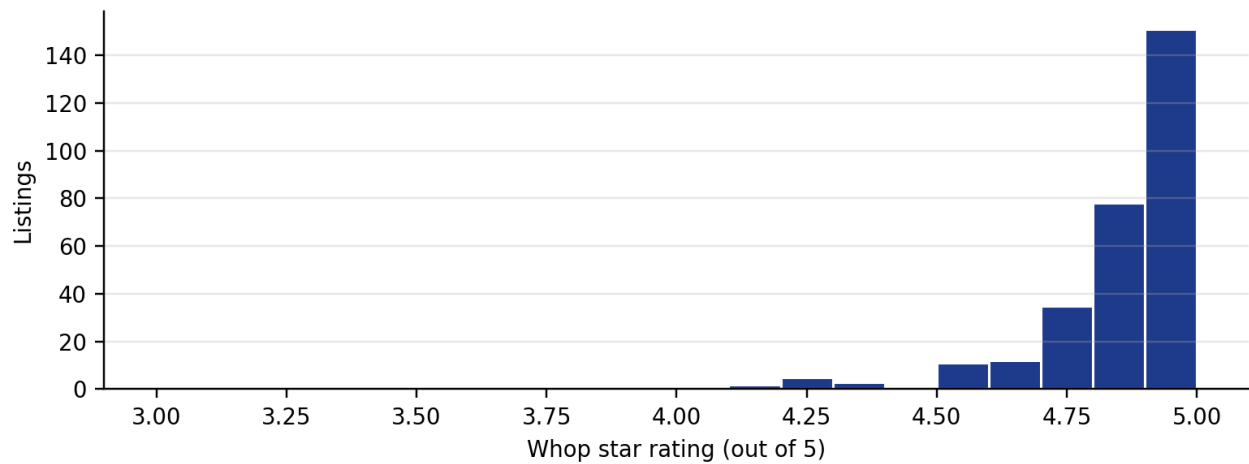


Figure 2. Distribution of Whop star ratings across 299 rated listings (0.1-star bins).

3.3 Price and rating (RQ3)

Across all recurring listings, price per 30 days and rating were essentially unrelated ($\rho = +0.06$, $p = 0.367$; Table 3, Figure 3). Within categories the picture varied. In reselling and collectibles ($\rho = +0.34$, $p = 0.018$) and e-commerce tools ($\rho = +0.48$, $p = 0.039$) more expensive listings tended to be rated somewhat higher, but neither result survives a Bonferroni correction, and the e-commerce sample is small. In trading education the estimate was negative ($\rho = -0.25$) but not statistically significant. In options alerts, futures/crypto/forex signals and sports picks the correlation was close to zero. In short, paying more did not reliably buy a better-rated product in any category.

Table 3. Spearman rank correlation between price per 30 days and star rating.

Category	n (price and rating)	Spearman ρ	p-value
Options & stock alerts	50	+0.06	0.700
Trading education	42	-0.25	0.114
Futures, crypto & forex signals	42	+0.02	0.905
Sports betting picks	47	0.00	0.990
Reselling & collectibles	49	+0.34	0.018
E-commerce tools	19	+0.48	0.039
Creator business & clipping	22	+0.14	0.528
All recurring listings	271	+0.06	0.367

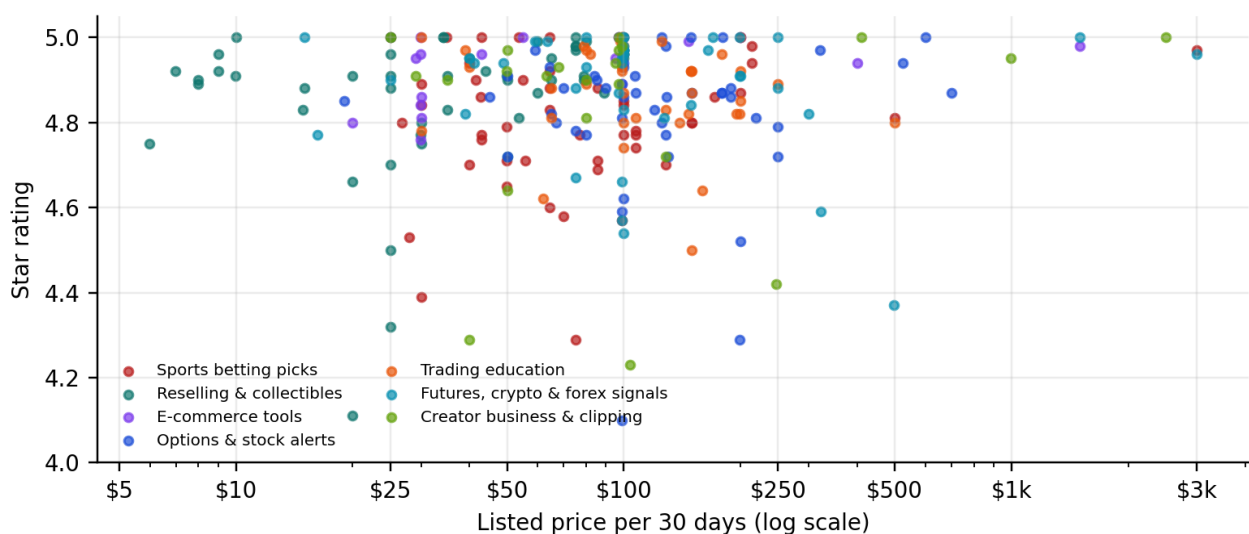


Figure 3. Price per 30 days (log scale) against star rating for 271 recurring, rated listings.

3.4 Refund terms and risk markers (RQ4)

Table 4 shows how often each marker appeared. 50 listings (16%) stated that all sales were final. This was most common in trading education (16 of 49) and e-commerce tools (7 of 21), and absent in the creator-business sample. Refund exclusions were not associated with ratings: the median rating was 4.88 for no-refund listings and 4.90 for the rest (Mann–Whitney $p = 0.513$). Income claims appeared in 62 listings (20%), most often in creator business (13 of 33), e-commerce tools (7 of 21) and reselling (15 of 50) — categories where products are sold explicitly as ways to make money. Language implying guaranteed results appeared in 17 listings, most often in sports betting picks (7).

Table 4. Listings carrying each risk marker, count (share of category).

Category	No refunds	Income claims	Guaranteed results	High ticket	Few reviews	Thin description
Options & stock alerts	10 (19%)	4 (7%)	3 (6%)	3 (6%)	5 (9%)	10 (19%)
Trading education	16 (33%)	7 (14%)	2 (4%)	6 (12%)	2 (4%)	2 (4%)
Futures, crypto & forex signals	5 (11%)	7 (16%)	1 (2%)	7 (16%)	8 (18%)	6 (13%)
Sports betting picks	7 (13%)	9 (17%)	7 (13%)	2 (4%)	5 (10%)	8 (15%)
Reselling & collectibles	5 (10%)	15 (30%)	3 (6%)	0 (0%)	7 (14%)	1 (2%)
E-commerce tools	7 (33%)	7 (33%)	0 (0%)	3 (14%)	4 (19%)	4 (19%)
Creator business & clipping	0 (0%)	13 (39%)	1 (3%)	8 (24%)	12 (36%)	7 (21%)
All listings	50 (16%)	62 (20%)	17 (6%)	29 (10%)	43 (14%)	38 (12%)

4. Discussion

Three findings are useful to buyers. First, **price is not a quality signal** in this market. Across the sample and in most categories, listings at the median and listings at several times the median received very similar ratings; where a positive association appeared, it was modest and not robust to multiple-comparison correction. A buyer choosing the more expensive of two similar communities is, on this evidence, paying for format or positioning rather than for anything buyers reward in their reviews.

Second, **the headline star rating carries little information** on its own. With three-quarters of listings at 4.8 or above, the rating mainly separates the small minority of clearly unhappy customer bases from everyone else. Review volume and the content of recent reviews are more informative, and a very high score on a small number of reviews deserves particular caution given the negative relationship between review count and rating.

Third, **the terms of sale vary more than the ratings do**. One listing in six refuses refunds, one in five makes income claims, and refund exclusions at least are not reflected in ratings. For products sold on the promise of financial return — trading signals, betting picks, reselling — the independent evidence on retail trading outcomes cited in the introduction suggests that income claims should be treated sceptically regardless of a listing's rating.

5. Limitations

This is a single cross-sectional snapshot of one marketplace, and the sample is the set of listings the author tracks rather than a random sample of all Whop products. Ratings are those displayed by the platform; the report cannot observe how reviews are solicited or whether dissatisfied buyers review at all, both of which may inflate ratings. Risk markers were coded by a single coder from listing text and have not been validated for inter-rater reliability. Prices were taken from each listing's default plan and were not currency-converted. Ratings are an imperfect measure of quality, and none of the analyses measure outcomes for buyers. Finally, the per-category correlation tests are underpowered for small categories, and the two nominally significant results do not survive correction for multiple comparisons.

6. Conflict of interest

The author operates the seven review sites from which this dataset was compiled and is a Whop affiliate, earning a commission when readers purchase through the sites' links. Commission rates did not enter any analysis in this report; the median affiliate commission across the sample was 30%. No funding was received for this work.

7. Data availability

Per-listing data — price, billing period, rating, review count, refund terms and risk markers — is published for every listing in the sample on the following sites, one per category, each with a category ranking page and a price analysis using the same 30-day normalisation as this report:

Category	Category ranking	Price analysis
Options & stock alerts	optionsalertsreview.com/best/best-options-alerts-discord/	optionsalertsreview.com/blog/what-options-and-stock-alert-communities-cost/
Trading education	tradingmentorreviews.com/best/best-trading-courses-on-whop/	tradingmentorreviews.com/blog/what-trading-courses-and-mentorships-cost/
Futures, crypto & forex signals	signalgroupguide.com/best/best-crypto-signals-discord/	signalgroupguide.com/blog/what-futures-crypto-and-forex-signal-groups-cost/
Sports betting picks	sportspickstdiscord.com/best/best-sports-betting-discord/	sportspickstdiscord.com/blog/what-sports-betting-picks-communities-cost/
Reselling & collectibles	resellerdiscords.com/best/best-reselling-discord/	resellerdiscords.com/blog/what-reselling-and-collectibles-communities-cost/
E-commerce tools	ecomdiscords.com/best/best-dropshipping-community/	ecomdiscords.com/blog/what-ecommerce-dropshipping-and-tool-bundle-communities-cost/
Creator business & clipping	clippingprograms.com/best/best-ugc-creator-community/	clippingprograms.com/blog/what-creator-sales-and-side-hustle-communities-cost/

Methodology and editorial standards for the dataset are described at each site's */editorial-policy/* page (for example tradingmentorreviews.com/editorial-policy/).

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