

💰 The Terrible Idea Millionaire: Personalized Insults

1. The Terrible Verdict

Original idea: “I will charge people to insult their friends.”

Sounds terrible because:

- People can insult their friends **for free**.
- Your competitors include literally every group chat on Earth.
- The customer might spend money just to make their best friend angry.
- If the insult is bad, you're a scammer.
- If the insult is *too good*, you may accidentally destroy a friendship. 😬

But there is one important twist:

You're not really selling insults. You're selling personalized entertainment.

And personalization changes everything.

A generic “You're stupid” is worthless.

But:

“Your friend specifically analyzed your Spotify history, Instagram habits, terrible fashion choices, and 17-year-old obsession with Pokémon—and turned them into a professionally crafted roast.”

That's potentially entertaining.

2. The Hidden Opportunity

The real psychological triggers are:

😂 Entertainment

People already pay for comedy, memes, stand-up, and personalized content.

❤️ Social bonding

Friends often insult each other as a form of affection.

🎁 Novelty

“Give your friend a personalized roast” is much more interesting than another generic birthday gift.

👁️ Curiosity

People desperately want to know:

“What would an AI say about me if it knew everything?”

🏆 Status

People may share the funniest roast publicly.

Personalization

The more specific the insult, the more entertaining it becomes.

The key transformation:

Insult → Personalized Roast Experience

You're not selling cruelty.

You're selling **"friendly psychological destruction."**

3. The Money Mutation

Mutation #1 — Roast My Friend

NAME: Roast My Friend

WHAT IT SELLS:

A personalized 1-page comedic roast based on information supplied by the buyer.

WHO PAYS:

Friends, couples, birthday groups.

WHY THEY PAY:

It's cheap entertainment and an unusual digital gift.

HOW IT MAKES MONEY:

\$3–\$10 per personalized roast.

STARTUP COST:

\$0.

DIFFICULTY:

★ Easy

Example:

"Send me 5 facts about your best friend. I'll turn them into a personalized roast."

Mutation #2 — Couple Warfare

NAME: Relationship Roast Battle

Both partners submit facts about each other.

You produce:

ROUND 1: His roast

ROUND 2: Her roast

ROUND 3: Who knows the other person better?

FINAL: The relationship verdict

The buyer receives a funny PDF/image they can share.

WHO PAYS:

Couples and their friends.

WHY THEY PAY:

It's simultaneously entertainment, a relationship game, and a novelty gift.

HOW IT MAKES MONEY:

\$5–\$15 per experience.

STARTUP COST:

\$0.

DIFFICULTY:

★ Easy

Mutation #3 — The Roast Certificate

This one is wonderfully stupid.

Create a fake “official” certificate:

CERTIFICATE OF ABSOLUTE MENACE

Then include:

- Worst habit
- Most annoying sentence
- Biggest red flag
- Most embarrassing achievement
- Friend's official roast
- “Criminally specific” personality diagnosis
- Final roast score

The buyer gets a shareable digital certificate.

WHO PAYS:

Friends, couples, birthday groups, college students, creators.

WHY THEY PAY:

It becomes a funny digital gift.

HOW IT MAKES MONEY:

\$3 basic / \$7 premium / \$15 group version.

STARTUP COST:

\$0.

DIFFICULTY:

★ Easy

4. The Million-Dollar Version

PRODUCT/SERVICE

THE ROAST COURT™

A personalized entertainment service where someone submits their friend's information and AI generates a hilarious **courtroom-style prosecution of their personality**.

Example:

THE PEOPLE vs. JASON

Charges:

- Excessive laziness
- Criminally bad music taste
- First-degree ghosting
- Possession of 47 unfinished projects
- Repeated misuse of the phrase "I'll start tomorrow"

Then:

Evidence → Witness Statements → Charges → Prosecution → Verdict → Sentence

The final result becomes a beautifully formatted digital "case file."

IDEAL CUSTOMER

18–35-year-olds who:

- love memes
 - live in group chats
 - enjoy roasting friends
 - create social media content
 - want unusual birthday gifts
 - enjoy relationship humor
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UNIQUE HOOK

Don't market it as:

"Buy a personalized insult."

Market it as:

"Put your friend on trial."

That's substantially more interesting.

PRICING

\$3.99 — Mini Roast

\$7.99 — Full Roast Court

\$14.99 — Couple Edition

\$24.99 — Group Roast: up to 5 people

Potential upsells:

- “Brutal Mode”
- “Couple Mode”
- “Office Coworker Mode”
- “Birthday Mode”
- “Friend Group Civil War”

Keep the humor playful rather than targeting protected traits, serious personal vulnerabilities, or genuinely abusive content.

SALES CHANNEL

Start with:

- TikTok
- Instagram Reels
- Facebook
- Reddit communities where promotion is allowed
- direct messages
- simple order form

No website is necessary initially.

MARKETING ANGLE

Don't explain the product.

Demonstrate it.

Post videos like:

“We put our friend Kevin on trial.”

Then show:

CHARGE #1: Has 19 unread messages.

CHARGE #2: Says “5 minutes” and arrives 45 minutes later.

CHARGE #3: Hasn't finished a single Netflix series.

Then:

VERDICT: GUILTY.

The audience immediately understands the product.

REVENUE MODEL

Primarily digital products.

That means:

No inventory → no shipping → no physical production → almost zero marginal cost.

Eventually, the same concept could expand into:

- automated orders
- printable certificates
- birthday packages
- group competitions
- creator collaborations
- branded templates
- subscription-based monthly roast battles

The million-dollar potential isn't in writing individual insults manually.

It's in turning the **roast format into a repeatable entertainment product.**

5. The \$0 Launch

You don't need a business.

You need **evidence that strangers will pay.**

48-hour experiment

Day 1

Create 5 fake examples:

1. Best Friend Roast
2. Couple Roast
3. Birthday Roast
4. “Put My Friend on Trial”

5. Group Chat Roast

Post them as short videos/images.

CTA:

Want me to put YOUR friend on trial? DM "TRIAL".

Offer the first 5 customers for **\$2**.

Don't offer it for free.

Even \$2 is useful evidence.

Day 2

When someone responds:

Ask for:

- nickname
- 5 funny facts
- 3 annoying habits
- hobbies
- favorite things
- one embarrassing story

Create their personalized roast.

Send it.

Then ask:

"Can I post an anonymized version?"

If people start tagging friends, requesting more, or voluntarily sharing the result, you have something worth testing further.

6. The First \$100

You need roughly:

20 customers × \$5 = \$100

Step 1

Create 10 sample roasts.

Step 2

Turn them into short-form content.

Step 3

Use one simple CTA:

“Send me 5 facts about your friend. I'll put them on trial.”

Step 4

Charge \$5.

Step 5

Deliver manually using ChatGPT + Canva/Google Docs.

Step 6

Ask every customer:

“Who is the funniest person you know who needs this?”

That question is important because the product naturally has a **referral loop**.

One customer potentially introduces another customer.

7. The Scale-Up

\$100

Goal:

Prove strangers will pay.

You need approximately 20 purchases.

If nobody buys after meaningful exposure, don't scale yet.

Change the offer.

\$1,000

At \$5:

200 customers

Now identify:

- which roast format sells best
- which videos generate DMs
- which audience converts
- which price produces the best conversion

Potentially introduce a \$10 premium version.

\$10,000

Now manual production becomes the bottleneck.

Standardize the process:

Customer form → automated prompt → formatted output → delivery

Create multiple products:

- Friend Court
- Couple Court
- Birthday Court
- Office Court
- Group Court

Now you're building a **productized entertainment business**, not merely freelancing.

\$100,000+

This requires much more than “post more TikToks.”

You'd need at least one strong acquisition engine.

For example:

viral short-form content → landing page → instant purchase → automated generation → shareable result → friend sees it → new customer

That creates a potential viral loop.

At this stage, the valuable asset isn't the insults.

It's the **distribution system + recognizable brand + repeatable product**.

8. The Fatal Flaw

The biggest problem:

People may think, “I can just ask ChatGPT to do this myself.”

And they're right.

Therefore, selling raw AI-generated insults is weak.

Your competitive advantage needs to be the **experience**.

Don't sell:

“AI-generated roast.”

Sell:

“The Roast Court Case.”

The customer provides information.

You transform it into:

- a structured experience

- funny formatting
- visual presentation
- scoring
- verdict
- certificate
- shareable content

You're selling **packaging + entertainment + personalization**, not AI access.

9. Final Verdict

Category	Score
TERRIBLENESS	9/10
NOVELTY	8/10
CUSTOMER DEMAND	6/10
PROFIT POTENTIAL	7/10
EASE OF STARTING	10/10
VIRAL POTENTIAL	9/10

FINAL VERDICT

THIS IS RIDICULOUSLY WORTH TESTING.

Not because **"personalized insults"** is a great business.

It isn't.

The interesting opportunity is that you've accidentally stumbled into a broader category:

Personalized social entertainment.

And the really interesting part is this:

Your \$0 budget isn't necessarily a disadvantage.

The product itself can be created with writing + ChatGPT + free design/social-media tools, while social media can function as both your storefront and your advertising.

The first thing I'd test isn't whether people *like* the idea.

I'd test something much harsher:

"Will a stranger actually give me \$5 to put their best friend on trial?"

If the answer is yes, **the terrible idea has officially become interesting.**