TL;DR

Start with the official rules (size, formats, limits, and policy). Then use a repeatable "promise + proof + curiosity" structure so your thumbnail sells the click without crossing into misleading territory.

1 The non-negotiables (official)

From YouTube Help on custom thumbnails:

- Recommended resolution: 1280×720 (minimum width 640 px).
- Formats: **JPG**, **GIF**, **or PNG**.
- File size: under 2MB for videos.
- Aspect ratio: **try 16:9** (most used in players and previews).
- For vertical videos: YouTube notes that 16:9 custom thumbnails can be replaced by an auto-generated 4:5 thumbnail on Home/Explore/Subscriptions (your custom can still appear on other surfaces).
- Shorts: YouTube notes you can't upload a custom thumbnail for Shorts like long-form; you can select a frame during upload, and can't change it after.

From YouTube's spam/deceptive policies:

 "Misleading Metadata or Thumbnails" includes using titles/thumbnails/descriptions to trick viewers into believing content is something it is not.

2 Instavar's thumbnail hook system

Think of a thumbnail as a 1-second pitch:

- 1. **Promise**: what do I get?
- 2. **Proof**: why should I believe you?
- 3. **Curiosity**: what's the twist that makes me click?

If you can't communicate those three, the thumbnail is decoration-not a hook.

3 Templates (safe by design)

Use these as starting points for the text overlay (keep it short):

- 1. "Stop doing X"
- 2. "Do X instead"
- 3. "I tested **X** for 7 days"
- 4. "The **one** setting that fixed it"
- 5. "Why X isn't working"
- 6. "This looks wrong... but it works"
- 7. "3 mistakes killing your X"
- 8. "Before / After"
- 9. "From **0 1** (fast)"
- 10. "Copy this"
- 11. "I wish I knew this earlier"
- 12. "The real reason"
- 13. "The simplest way to X"
- 14. "You don't need X"
- 15. "Watch this before you buy"

Guardrail: If the thumbnail makes a promise, make sure the video pays it off.

4 Quick QA checklist

- Exports match the official spec (size, formats, file size).
- Text is readable at small sizes (mobile-first).
- Promise is accurate (avoid misleading packaging).
- For Shorts, pick a first frame you'd be proud to ship as the "thumbnail".

5 Official references

- YouTube Help Add video thumbnails on YouTube (specs + Shorts note): https://support.google.com/youtube/answer/72431?hl=en&co=GENIE.Platform%3DDesktop
- YouTube Help Spam, deceptive practices & scams policies (misleading thumbnails): https://support.google.com/youtube/answer/2801973?hl=en