

OWNER-OPERATOR MONTHLY COST CHECKLIST

Write your number in the blank. The ranges are planning figures from the monthly expenses guide for one example: a solo dry van at 9,000 miles with a financed truck. They are not your costs. What you keep depends on your cost per mile. This sheet does not publish a take-home.

FIXED COSTS

LINE	RANGE ON THE EXPENSES GUIDE	YOUR MONTH
Truck payment	\$1,200–\$2,000	_____
Insurance (liability + cargo + physical damage)	\$1,000–\$1,500	_____
Phone + ELD + load board	\$200–\$350	_____
Permits and licenses (monthly amortized)	\$100–\$200	_____
Accounting / bookkeeping	\$0–\$200	_____

VARIABLE COSTS

LINE	RANGE ON THE EXPENSES GUIDE	YOUR MONTH
Fuel	\$4,500–\$6,000	_____
Maintenance and repairs	\$500–\$1,000	_____
Tires (monthly amortized)	\$250–\$400	_____
Tolls and scales	\$300–\$600	_____
Dispatch or factoring fees	\$500–\$1,200	_____

HIDDEN COSTS

LINE	RANGE ON THE EXPENSES GUIDE	YOUR MONTH
Truck washes	\$50–\$150	_____
Parking (overnight, reserved)	\$100–\$300	_____
Lumpers / unloading fees	\$0–\$200	_____
Meals and food on the road	\$400–\$700	_____
Roadside / emergency reserve	\$100–\$300	_____
Misc (gear, cleaning, small repairs)	\$100–\$250	_____
Total on that example	\$9,400–\$15,350	_____