

Worksheet 2: Monthly Cost Calculator & Price Floor

Arkansas has one of the cheapest LLC filings in the series at just \$45. The \$150 Franchise Tax is due May 1 every year. Commercial auto insurance is among the most affordable in this series.

Expense Item	Arkansas Notes	Your Monthly \$
Commercial Auto Insurance	\$1,800-\$3,500/yr ÷ 12 (among most affordable in series)	
General Liability Insurance	\$325-\$600/yr ÷ 12	
Cargo Insurance	\$275-\$550/yr ÷ 12	
Arkansas Franchise Tax	\$150/yr ÷ 12 = \$12.50/mo — due May 1	\$12.50
City business license	Varies by city ÷ 12	
Fuel	Miles/month × cost/mile	
Vehicle maintenance / AC service	Budget \$100-\$175/mo (AR summers are hot)	
Phone / data plan	Business line	
Accounting software (Wave)	Free	\$0
Mileage tracker (Stride)	Free	\$0
Tornado season prep reserve	Budget \$25-\$50/mo Apr-May (peak season)	
Other		
TOTAL MONTHLY COSTS:		
Working days/month (avg):	22 days	
Deliveries per day (estimate):		
Total deliveries/month:		
MINIMUM PRICE PER DELIVERY:	Total costs ÷ total deliveries	
ADD profit margin (20-30%):		
YOUR PRICE FLOOR:		

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