

Worksheet 2: Monthly Cost Calculator & Price Floor

Colorado has the cheapest annual report in this entire series — just \$10/year. The \$50 LLC filing and 4.4% flat income tax make Colorado one of the most startup-friendly states in the series.

Expense Item	Colorado Notes	Your Monthly \$
Commercial Auto Insurance	\$2,200-\$4,000/yr ÷ 12	
General Liability Insurance	\$375-\$700/yr ÷ 12	
Cargo Insurance	\$300-\$600/yr ÷ 12	
Colorado LLC Annual Report	\$10/yr ÷ 12 = \$0.83/mo — cheapest in series!	\$0.83
Denver Business License	Varies ÷ 12 (if Denver-based)	
Fuel	Miles/month × cost/mile	
Vehicle maintenance / altitude service	Budget \$100-\$175/mo (altitude affects vehicles)	
Winter tires / traction	Amortize Nov-Mar cost	
Phone / data plan	Business line	
Accounting software (Wave)	Free	\$0
Mileage tracker (Stride)	Free	\$0
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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