

Worksheet 2: Monthly Cost Calculator & Price Floor

Connecticut has higher startup costs than most states (\$120 LLC + \$80 annual report) but commands premium courier rates — especially in Fairfield County and Hartford insurance markets.

Expense Item	Connecticut Notes	Your Monthly \$
Commercial Auto Insurance	\$2,500-\$4,500/yr ÷ 12	
General Liability Insurance	\$425-\$775/yr ÷ 12	
Cargo Insurance	\$350-\$650/yr ÷ 12	
Connecticut LLC Annual Report	\$80/yr ÷ 12 = \$6.67/mo — due end of anniversary month	\$6.67
City business license	Varies by city ÷ 12	
Fuel	Miles/month × cost/mile	
Vehicle maintenance / winter prep	Budget \$125-\$200/mo (CT winters are serious)	
Winter tires	Amortize Nov-Mar cost	
Phone / data plan	Business line	
E-ZPass (I-95, Merritt, other CT tolls)	Budget \$75-\$150/mo depending on routes	
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:		