

Worksheet 2: Monthly Cost Calculator & Price Floor

Calculate your true monthly operating costs to establish a price floor — the minimum you must charge to break even. Every line is a real Illinois courier expense.

Expense Item	Illinois Notes	Your Monthly \$
Commercial Auto Insurance	\$2,500-\$4,500/yr ÷ 12	
General Liability Insurance	\$400-\$700/yr ÷ 12	
Cargo Insurance	\$300-\$550/yr ÷ 12	
Illinois Annual Report	\$75/yr ÷ 12 = \$6.25/mo	\$6.25
Chicago City Vehicle Sticker	~\$144/yr ÷ 12 = \$12/mo (if Chicago-garaged)	
Chicago Business License	Varies ÷ 12	
Illinois Tollway (I-PASS)	Estimate monthly toll costs	
Fuel	Miles/month × cost/mile	
Vehicle maintenance / oil change	Budget ~\$100-\$150/mo	
Phone / data plan	Business line	
Accounting software (Wave)	Free	\$0
Mileage tracker (Stride)	Free	\$0
Parking (Chicago)	Monthly pass or daily avg	
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:		