

Worksheet 2: Monthly Cost Calculator & Price Floor

Calculate your true monthly costs to set your price floor. Michigan's no-fault auto insurance system significantly affects your insurance costs — budget carefully.

Expense Item	Michigan Notes	Your Monthly \$
Michigan No-Fault Commercial Auto Insurance	\$3,000-\$6,000/yr ÷ 12 (higher due to no-fault system)	
General Liability Insurance	\$400-\$700/yr ÷ 12	
Cargo Insurance	\$300-\$550/yr ÷ 12	
Michigan LLC Annual Report	\$25/yr ÷ 12 = \$2.08/mo — due Feb 15	\$2.08
Detroit Business License	Varies ÷ 12 (if Detroit-based)	
Fuel	Miles/month × cost/mile	
Vehicle maintenance / rust prevention	Budget \$100-\$175/mo (MI roads are rough)	
Undercarriage washing (winter)	Budget \$20-\$40/mo Nov-Apr	
Phone / data plan	Business line	
Accounting software (Wave)	Free	\$0
Mileage tracker (Stride)	Free	\$0
Ambassador Bridge / tunnel tolls	Detroit-Windsor crossings if applicable	
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:		