

## Worksheet 2: Monthly Cost Calculator & Price Floor

New Jersey has high startup costs and high income tax — but commands the highest courier rates in the series outside of major coastal cities. E-ZPass is a real monthly expense on every route.

| Expense Item                              | New Jersey Notes                                             | Your Monthly \$ |
|-------------------------------------------|--------------------------------------------------------------|-----------------|
| Commercial Auto Insurance                 | \$2,800-\$5,000/yr ÷ 12 (NJ among highest in nation)         |                 |
| General Liability Insurance               | \$450-\$800/yr ÷ 12                                          |                 |
| Cargo Insurance                           | \$375-\$700/yr ÷ 12                                          |                 |
| New Jersey LLC Annual Report              | \$75/yr ÷ 12 = \$6.25/mo — due last day of anniversary month | \$6.25          |
| E-ZPass NJ (Turnpike + Parkway + bridges) | Budget \$150-\$400/mo depending on routes                    |                 |
| City business license                     | Varies ÷ 12                                                  |                 |
| Fuel (NJ has lower gas tax — advantage)   | Miles/month × cost/mile                                      |                 |
| Vehicle maintenance / winter prep         | Budget \$125-\$200/mo                                        |                 |
| Phone / data plan                         | Business line                                                |                 |
| Temperature logging app (pharma clients)  | ~\$20-\$50/mo if required                                    |                 |
| Accounting software (Wave)                | Free                                                         | \$0             |
| Mileage tracker (Stride)                  | Free                                                         | \$0             |
| Other                                     |                                                              |                 |
| <b>TOTAL MONTHLY COSTS:</b>               |                                                              |                 |
| <b>Working days/month (avg):</b>          | 22 days                                                      |                 |
| <b>Deliveries per day (estimate):</b>     |                                                              |                 |
| <b>Total deliveries/month:</b>            |                                                              |                 |
| <b>MINIMUM PRICE PER DELIVERY:</b>        | Total costs ÷ total deliveries                               |                 |
| <b>ADD profit margin (20-30%):</b>        |                                                              |                 |
| <b>YOUR PRICE FLOOR:</b>                  |                                                              |                 |