

Worksheet 2: Monthly Cost Calculator & Price Floor

Pennsylvania's \$7/year annual report is the cheapest in the entire series — just \$0.58/month. The 3.07% flat income tax is one of the lowest in the Northeast. Budget for E-ZPass PA and local earned income tax.

Expense Item	Pennsylvania Notes	Your Monthly \$
Commercial Auto Insurance	\$2,200-\$4,000/yr ÷ 12	
General Liability Insurance	\$350-\$650/yr ÷ 12	
Cargo Insurance	\$300-\$575/yr ÷ 12	
Pennsylvania LLC Annual Report	\$7/yr ÷ 12 = \$0.58/mo — cheapest in series! Due April 15	\$0.58
E-ZPass PA (Turnpike + bridges)	Budget \$50-\$200/mo depending on routes	
Philadelphia / Pittsburgh business license	Varies ÷ 12	
Fuel	Miles/month × cost/mile	
Vehicle maintenance / winter prep	Budget \$100-\$175/mo	
Phone / data plan	Business line	
Local Earned Income Tax	Varies by municipality — find rate at dced.pa.gov	
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:		