

Worksheet 2: Monthly Cost Calculator & Price Floor

Washington has NO state income tax — a major advantage. However, the B&O; tax (1.5% on gross receipts, not profit) and Seattle's high cost of living require careful planning.

Expense Item	Washington Notes	Your Monthly \$
Commercial Auto Insurance	\$2,800-\$5,000/yr ÷ 12 (Seattle metro rates)	
General Liability Insurance	\$450-\$800/yr ÷ 12	
Cargo Insurance	\$350-\$700/yr ÷ 12	
Washington LLC Annual Report	\$60/yr ÷ 12 = \$5/mo — due last day of anniversary month	\$5.00
Seattle Business License	\$110/yr ÷ 12 = \$9.17/mo (if Seattle-based)	
Washington B&O; Tax	1.5% of gross receipts — provision monthly	
SR-520 / Good To Go! tolls	Estimate monthly toll costs	
Fuel	Miles/month × cost/mile	
Vehicle maintenance	Budget \$100-\$175/mo	
Windshield wipers	Replace every 6 months in Seattle	
Phone / data plan	Business line	
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:		