

COST PER MILE — THE FLOOR WORKSHEET

Fill it monthly. An optimistic denominator is how carriers lie to themselves.

FIXED COSTS — per month	Yours	Example
Truck payment / lease equivalent		\$1,850
Insurance — all policies		\$1,480
Plates, permits, UCR, filings		\$210
Parking / yard		\$180
Phone, software, accounting, bank fees		\$240
Loan interest / cards carried		\$310
Anything else that bills monthly		\$490
FIXED TOTAL		\$4,760
÷ HONEST monthly miles (last quarter, not the dream)		7,000
= FIXED \$/MILE		\$0.68

VARIABLE — per mile	Yours	Example
Fuel: diesel \$/gal ÷ REAL measured MPG		\$3.55 ÷ 10.4 = \$0.34
Maintenance + tires reserve (skipping this line is self-fraud)		\$0.18
Routine tolls averaged per mile		\$0.02
= VARIABLE \$/MILE		\$0.54

LABOR — the line everyone skips	Yours	Example
Model (per-mile / hourly / % / flat) + number		\$0.61/mi
Your minimum callout per load (nobody starts a truck free)		\$75

THE FLOOR	Yours	Example
Fixed + Variable + Labor = ALL-IN \$/MILE		\$1.81/mi
Date computed → recompute MONTHLY (diesel moved; miles changed)		07/2026

Reality checks: industry cost analyses put average all-in operating cost above \$2.20/mi for many operators — if your floor lands far below that, hunt for the missing line before celebrating. Every load below YOUR floor is a donation with a fuel bill. Full walkthrough + a live calculator: rateanchor.app/resources.

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