CREWRIVET · FREE CONTRACTOR TOOLKIT

The Job Pricing Kit

Price every job so it covers your costs and leaves the margin you actually meant to make — then send an invoice that gets paid fast.

Inside: a step-by-step pricing worksheet, the markup vs. margin cheat-sheet most trades get wrong, a clean invoice template, and a tiered quote template.

> **How to use this kit:** print it, or drop the tables into a spreadsheet. Fill the grey blanks with your own numbers. The worksheet does the thinking so you don't price from your gut.

PART 1

Job pricing worksheet

Work top to bottom. Every row builds the price — don't skip overhead, and don't set margin last as an afterthought.

Line	Your number	How to get it
A. Materials (with tax + waste)	$ _______	Sum of everything you'll buy for the job
B. Labor hours (all crew)	_______ hrs	Be honest — include setup + cleanup
C. Fully-loaded labor rate / hr	$ _______	Wage + payroll tax + insurance (see note)
D. Labor cost (B × C)	$ _______	Hours times your loaded rate
E. Equipment / subs / disposal	$ _______	Rentals, subcontractors, dump fees
F. Job cost (A + D + E)	$ _______	What the job actually costs you
G. Overhead allocation	$ _______	F × your overhead % (see Part 2)
H. Break-even (F + G)	$ _______	Below this you lose money
I. Target margin %	_______ %	The profit you want to keep
PRICE = H ÷ (1 – I)	$ _______	Your quote to the customer

Loaded labor rate (line C): a $25/hr employee usually costs you $33–$38/hr once you add payroll taxes, workers' comp, and insurance. Pricing off the raw wage is the #1 way trades quietly lose money.

PART 2

Markup & margin cheat-sheet

Markup and margin are **not** the same number. Mixing them up is how a "50% markup" turns into a 33% margin — and a job you thought was profitable barely breaks even.

Markup = profit as a % of your *cost*.
Price = Cost × (1 + markup)

Margin = profit as a % of the *price*.
Price = Cost ÷ (1 – margin)

If you want this MARGIN	…use this MARKUP	On $1,000 cost, charge
20%	25%	$1,250
30%	42.9%	$1,429
40%	66.7%	$1,667
50%	100%	$2,000

FIND YOUR OVERHEAD %

Overhead is everything you pay whether or not you're on a job — truck, phone, software, rent, admin time.

Annual overhead (truck, insurance, phone, software, admin…)	$ _______
Annual job costs (materials + labor across all jobs)	$ _______
Overhead % = overhead ÷ job costs	_______ %

> Most solo & small trades land between **15% and 35%** overhead. Use your real number in Part 1, line G.

PART 3

Invoice template

[Your Business Name]

Address · Phone · Email · License #

INVOICE

Invoice # _______ · Date _______

Due _______

Bill to: Customer name · Job address

Description	Qty	Rate	Amount
Line item	—	$ —	$ —
Line item	—	$ –	$ —
Line item	—	$ —	$ —
		Subtotal	$ _______
		Deposit received	– $ _______
		Tax	$ _______
		Total due	$ _______

Payment terms: Due on receipt unless noted. Accepted: card, ACH, check. Late balances past 30 days may accrue a 1.5%/mo service charge. Thank you for your business.

PART 4

Quote / estimate template (good · better · best)

Giving three options anchors the middle tier and lifts your average job size — customers pick a level instead of deciding yes/no on one price.

	Good	Better ★	Best
What's included	Scope	Scope +	Scope ++
Materials grade	Standard	Upgraded	Premium
Warranty	1 yr	3 yr	5 yr
Price	$ ____	$ ____	$ ____

Valid 30 days. A 25–50% deposit secures your spot on the schedule. Quote assumes conditions described; changes are billed as a written change order.