Ink on Fabric

A start-to-finish guide to the screen printing business

Business Startup Guide and Workbook

Veteran's Strategic Solutions LLC — Business Model Series

Ink on Fabric

A start-to-finish guide to the screen printing business.

Production printing with your own equipment — contract work for teams, schools, businesses and events.

What This Business Actually Is

You buy blank garments, you push ink through a stencil onto them, you cure it with heat, and you sell them to somebody who ordered a hundred of the same thing. Teams, schools, churches, construction crews, family reunions, small businesses, event organisers.

The money is not in the printing. The printing is the easy part after a month of practice. The money is in setup discipline, quoting correctly, and getting repeat orders from organisations that need shirts every single year.

What It Is Not

It is not print-on-demand. That is a separate business with a separate guide. In print-on-demand you upload a design and somebody else prints and ships. Here you own the machine, you buy the blanks, and the inventory risk is yours.

It is not a way to sell your own designs. It can become that, but a shop that survives is doing contract work for other people’s logos, not selling art.

And it is not “the cheapest way to print shirts.” For most orders that walk in the door, it is not. Understanding exactly where that stops being true is Part 3, and it is the most important thing in this guide.

The Honest Gut Check

1. Do you have somewhere you can wash screens?

Not a sink. A place where ink, emulsion and reclaiming chemicals can be captured and disposed of properly, with water, drainage and ventilation. If the honest answer is “the kitchen sink” or “the driveway,” you have a problem this guide will explain, and you need to solve it before you buy anything.

2. Can you say no to a twelve-shirt order?

They will come constantly. On a screen press, twelve shirts is usually a loss. If you cannot either decline it or route it to a different method, small orders will eat your year.

3. Are you comfortable owning inventory?

You front the cost of the blanks. If a customer walks away from a finished order of 96 shirts with a church name on them, you own 96 shirts nobody wants.

None of these is a verdict. The first is a facilities problem, the second is a policy, and the third is solved by a deposit.

Snapshot

Item	Detail
Startup cost, hobby entry	$1,750–$2,500
Startup cost, real production	$5,000–$15,000
Automatic press setup	$30,000–$80,000
Licence required	Usually none at state level; a wastewater or pretreatment approval may apply
The gating question	Where does the screen wash water go?
Setup fee	$15–$35 per screen per colour
Typical all-in price, 50 shirts, 1 colour	$8–$12 each
Target margin	30–50%
Where you lose money	Orders under about 24 pieces
Season	No universal calendar — set by your customer mix. Map your own.

Part 1 — Making It a Real Business

1. Pick your structure. Sole proprietorship is free and automatic. An LLC costs a state filing fee, roughly $35 to $500 with a US average near $132, plus an annual report from $0 to $800 or more. In this trade you handle chemicals and ship physical goods, so the wall between business and personal property is worth having. Check licensing, zoning, and tax rules for your own city and state before starting.

2. Get an EIN. Free at irs.gov, about five minutes. Formation services charge $50 to $100 for it. Do not pay them.

3. Open a business bank account, separate from personal, from the first dollar.

4. Get a sales tax permit AND a resale certificate. These are not the same thing. The permit is how you collect and remit tax on what you sell. The resale certificate is how you buy blank garments wholesale without paying sales tax on them — and wholesale garment distributors will not open an account without it. In practice this is step one, because you cannot buy your raw material until it is done.

5. Check three levels of licensing: state, county, city. Then check a fourth thing most people never think of, which is Part 2.

6. Insurance. General liability, plus content coverage on your equipment. If you are working out of a garage, your homeowner’s policy will almost certainly not cover business equipment or a business liability claim. Ask, in writing.

7. Expense tracking from day one. Blanks, ink, emulsion, film, screens, electricity. The 2026 IRS business mileage rate is 72.5 cents.

8. Self-employment tax. 15.3% of net self-employment income on top of income tax. Quarterly estimates are required if you expect to owe $1,000 or more federally — due 15 April, 15 June, 15 September and 15 January, moving to the next business day on a weekend or holiday. Safe harbour is 100% of last year’s tax, or 110% if AGI is over $150,000.

What the Equipment Actually Costs

Tier	What you get	Cost
Hobby / test	4-colour tabletop kit, flash dryer, basic exposure unit, washout booth	$1,750–$2,500
Real production entry	Manual press, flash, entry conveyor dryer, LED exposure unit	$5,000–$15,000
Mid automatic	6–8 colour automatic, industrial conveyor, professional exposure	$30,000–$80,000

Component costs where you buy piecemeal: entry conveyor dryers from about $3,000, industrial units $10,000–$25,000. Entry LED exposure units $1,500–$4,000, commercial $5,000–$20,000. Screen room — washout booth, emulsion tank, pressure washer — $500–$5,000 all in. Budget $50–$100 a month in power just for the dryer.

The buying advice, and every experienced printer gives the same version of it. Buy for where you will be in two years, not where you are today, because upgrading a press mid-growth is expensive and disruptive. But do not buy an automatic before you have the order book to feed it. A manual press printing fifty shirts a day is a real business. An idle automatic is a loan payment.

The conveyor dryer is the piece people skip and should not. A flash dryer cures one shirt at a time, and under-cured ink is the single most common quality failure in this trade — it looks fine leaving your shop and cracks or washes out at the customer’s house. Plastisol cures around 320°F throughout the ink film. You cannot eyeball that.

Part 2 — The Law You Are Now Subject To

Where the Wash Water Goes — the Question That Decides Your Location

Settle this first. Almost nobody researching this business thinks of it.

Screen reclamation — stripping ink and emulsion off a screen so you can reuse it — produces wastewater carrying ink solids, emulsion remover, and often solvent. EPA's own guidance for the printing sector confirms that the Clean Water Act reaches print shops through local pretreatment requirements: industrial facilities must pretreat waste before discharging to a public sewer, and the pollutants named for this industry include solvents and metals.

In practice, many municipalities prohibit discharging inks, solvents and emulsion chemicals to the sewer without pretreatment. A pretreatment approval typically requires a solids interceptor, roughly $500 to $5,000 installed, and may require periodic testing of your discharge.

What to do, in order:

- Call your local wastewater authority before you sign a lease or set up a garage. Ask specifically: "I run screen reclamation — what are your pretreatment requirements?" That one phone call can save you a year.
- Consider a closed-loop washout system. Filtration units that treat and recirculate wash water exist precisely for this, and they are the standard answer for shops with no sewer access or strict local limits.
- Reclaim screens immediately after the run. EPA's own case study work with the industry found this eliminates most of the need for ink remover in the first place. Less chemical in, less waste out, lower disposal bill.
- Card off as much ink as possible before washing. The more ink left on the screen, the more chemical it takes to remove.

Never pour it on the ground or down a storm drain. Stormwater violations are penalised per day.

Hazardous Waste

Press washes and screen cleaning solvents can be ignitable (D001) or fall under F-listed spent solvent codes F003 and F005, depending on what is in them. That is not a technicality — it changes how the waste must be stored, labelled and hauled.

Three practical rules:

- Read the safety data sheet for every chemical before you buy it. Water-based emulsion removers and citrus-based ink removers exist and are meaningfully less regulated than solvent equivalents. Choosing them at the purchasing stage is far cheaper than managing them at the disposal stage.
- Line up a waste disposal service before you need one. They provide containers and a manifest documenting where the waste went. That manifest is your evidence of compliance.
- Keep an inventory of what you use. You cannot answer a regulator's question about your waste stream if you do not know what is in it.

OSHA and Ventilation

You are working with solvents and heat in an enclosed space. A Hazard Communication program, with safety data sheets available to anyone working there, is a baseline obligation. Ventilate the washout area. If you bring on help, this becomes a formal requirement rather than good sense.

CPSIA — the One That Will Catch You

Read this section twice. It is the most-ignored legal exposure in the trade, and the work it applies to is exactly the work a new local shop lives on.

The Consumer Product Safety Improvement Act of 2008 applies to any product designed or intended primarily for children 12 years old and under. In this business: youth t-shirts, school spirit wear, youth sports jerseys, daycare and camp shirts, church youth group shirts, and anything sized or marketed for kids.

Requirements for a children's product:

- Lead: 90 ppm maximum in paint and surface coatings — and a screen print is a surface coating. 100 ppm in accessible substrate components like snaps, zippers and buttons.
- Phthalates: no more than 0.1% in accessible plastic or vinyl components. Note this applies to accessible plastic parts, not to the cotton garment as a whole.
- Third-party testing at a CPSC-accepted accredited laboratory.
- A written Children's Product Certificate.
- A tracking label on the product and its packaging.

Two facts catch printers.

First: screen prints are specifically carved OUT of the textile exemption. CPSC listed categories exempt from third-party lead testing, and the language covers textiles — with an explicit parenthetical excluding after-treatment applications, "including screen prints, transfers, decals, or other prints." The exemption that protects the shirt does not protect what you put on it.

Second: you are the manufacturer. The manufacturer of the final product purchased by the consumer is responsible for compliance and for providing the Children's Product Certificate. Your ink supplier is not legally required to give you testing information. Buying compliant ink is necessary and not sufficient. Switching to an ink with no lead or phthalates does not exempt you from the regulation — it just means you will pass.

The penalties. Set by statute at 15 U.S.C. 2069: $100,000 per violation and $15,000,000 for any related series of violations, adjusted for inflation every five years. The most recent adjustment, effective for violations after 1 January 2022, sets the maximum at $120,000 per violation and $17,150,000 per related series, per Federal Register notice 2021-26082 ("Civil Penalties; Notice of Adjusted Maximum Amounts").

The number that should worry you is not that one. The statute provides that a violation constitutes a separate offense with respect to each consumer product involved, subject to the series cap. A 200-piece youth order is 200 products, not one order. The next five-year adjustment is due 1 December 2026, so check the current figure rather than relying on this paragraph.

What to actually do, and it is manageable:

- Buy from major ink manufacturers that publish CPSIA compliance documentation, and get that documentation in writing and keep it.
- Keep batch records — which ink, which lot, which job, which date. If you print your own tags, track that ink too.
- Decide deliberately whether you are taking youth work. If you are, sort the testing and certificate before the first school order, not after.
- Then market it. Almost no small shop mentions CPSIA. School districts, youth leagues and daycare chains have compliance people who know exactly what it is. Being the printer who can hand over a Children's Product Certificate is a real competitive weapon against every competitor who has never heard of it.

Artwork You Do Not Own

Customer artwork. Put a written warranty in every order form: the customer owns the artwork or has permission, and indemnifies you against any claim. Understand what that does and does not do — it shifts cost, not liability. If you made the shirts, you may have infringed regardless of who supplied the file. Keep a right-to-refuse clause and use it.

Military marks, and you will be asked. Every branch runs a trademark licensing office. Putting service marks, unit insignia or seals on merchandise for sale requires a signed licence agreement, approved artwork, and proof of product liability insurance before any sale. Being a veteran or having served does not exempt you. Penalties include seizure of merchandise. The practical rule: plan on using established images and a licence is required — best stick to your own designs.

Note the specific trap here. A unit ordering shirts for its own internal use is a different situation from you printing unit designs to sell. Know which one you are in, and if you are unsure, ask the branch's licensing office rather than the customer.

Part 3 — What You Actually Sell, and the Number That Governs Everything

The DTF Crossover

This is the most important passage in the guide.

Direct-to-film transfers print a full-colour design onto film, powder it with adhesive, and heat-press it onto the garment. DTF has a flat cost curve — roughly the same per piece whether you make one or a thousand. Screen printing has a declining cost curve — expensive at first because of setup, then dramatically cheaper as quantity rises.

Somewhere the two lines cross. Below it you lose money screen printing. Above it you beat DTF badly.

Where is the crossover? The industry does not agree, and the disagreement is enormous.

- Most working shops that run both methods put it between 24 and 50 pieces for a simple one or two colour design. Several name their own shop's number precisely: 48 in one, "under 24 DTF, 48+ screen" in another, 25 to 50 in a third.
- Other sources say 50 to 150 units, depending on colour count and supplier pricing.
- One analysis puts it near 500 pieces for a single colour and 838 for four colours.

That last figure is an order of magnitude from the others. I am not going to pretend to resolve it. The honest explanation is that these people are describing different businesses — different setup costs, different labour rates, different DTF sourcing — and some of them sell DTF for a living.

So do not take any published number, including mine. Calculate your own, once, then live by it. Take your real screen cost (most shops land at $25–$45 per screen once they count film, emulsion, exposure, washout and taping), add your press setup labour, divide by order quantity, add per-shirt ink and labour, and compare against what a DTF transfer costs you delivered. Do it for 12, 24, 48, 96 and 200 pieces. Where they cross is your business rule.

Then run both methods. The best small shops do. DTF below the line, screens above it. You quote whichever makes sense, the customer gets the better price, and you stop turning away the fourteen-shirt orders that walk in every week.

What You Sell, in Order of Profitability

- Recurring organisational orders. A school that reorders spirit wear every August. A league that needs jerseys every spring. A company that reorders uniform shirts as staff turn over. This is the whole business. One good account is worth fifty walk-ins.
- Event work. Fun runs, festivals, reunions, fundraisers. Deadline-driven, which means price-insensitive.
- Uniform and workwear. Construction crews, restaurants, landscapers. Unglamorous and steady.
- Walk-in custom. Least profitable and most time-consuming per dollar. Route it to DTF.

What to Say When the Order Is Too Small

> *“I can do it, but at fourteen pieces screen printing makes you pay for setup you do not need. Let me quote it as a transfer instead — same look, and it comes out cheaper at that quantity. If you come back for a hundred, we will screen print it and I will beat that price per shirt.”*

You have kept the customer, made money, and pre-sold the bigger order.

Part 4 — Add Embroidery, and Add It Early

Screen printing alone hands away half of every account you win.

The school ordering 200 spirit shirts also orders 40 coaches' polos and 60 caps. Caps and polos cannot be screen printed well, and a printed logo on a polo looks wrong to the person buying it. If you cannot stitch, you either refer that half away or lose the whole account to a shop that does both.

The pricing is nothing like screens. Embroidery is billed by stitch count, not colour count. Colour changes cost machine time, not setup.

Rate item	Typical
Rate	$0.50–$1.50 per 1,000 stitches
Chest logo (5,000–8,000 stitches)	$3–$10 per piece
Cap front	$4–$8 per piece
Full back (15,000–25,000 stitches)	$10–$30 per piece
Digitizing, one-time per design	$20–$75 (some shops $40–$100)
Machine time	6–10 minutes per piece on a 12,000-stitch logo

Two things follow from that table.

Digitizing is a retention mechanism, not a fee. The stitch file is created once and reused on every future order of that logo at no further charge. Once you hold a customer's digitized file, reordering from you is frictionless and reordering from a competitor costs them the digitizing again. Say so at the point of sale: "This is a one-time charge. Every order after this one, the file is already done."

Embroidery has a lower minimum than screen printing, which fixes your worst problem. A dozen staff polos is a fine embroidery job and a terrible screen job. Between DTF below the crossover, embroidery for small premium orders, and screens above the crossover, there is almost no order you have to turn away.

Do not buy the machine first. Commercial embroidery equipment is a serious purchase and the skill is different — hooping, stabiliser choice, tension, and knowing that a bad digitized file produces a puckered mess no operator can rescue. Start by subcontracting embroidery to a shop that does not screen print, quote it with your margin on top, and keep the account whole. Buy a machine when you can name the monthly stitch volume you are currently sending away.

Part 5 — Finding Out Whether Your Town Supports This

Step 1 — Count the shops in your town and the three nearest. Include embroidery shops and sign shops, because they take apparel orders and subcontract the printing.

Step 2 — Read the one-star reviews. In this trade the complaints cluster hard: late for the event, wrong colour, wrong count, print cracked after three washes, never answered the phone. Note which.

Step 3 — Get quotes as a customer. Ask three shops for 48 shirts, two-colour front. Write down the per-shirt price, the setup fee, whether it is disclosed separately, the turnaround in business days, and whether they will do youth sizes.

Step 4 — Ask the question nobody asks: “What is your minimum?” That single answer tells you the shape of the local market and where the unserved orders are.

Step 5 — Call three organisations that buy shirts every year. A school activities director, a youth league, a church. Ask who they use and what they wish were different.

Market test for your area

Run this method in your own market and use the results to decide whether to enter broadly, enter through a narrow specialty, or choose a different trade.

Part 6 — Getting Your First Customer

Order of approach:

- Organisations that already buy shirts annually. Schools, youth leagues, churches, volunteer fire departments, veterans' organisations, clubs. They have a budget line, a recurring need, and often a shop they are quietly unhappy with.
- Small businesses with staff in branded shirts. Restaurants, trades, gyms. Turnover means reorders.
- Event organisers. Anybody running a 5K, a festival, a fundraiser.
- Other decorators. Embroidery shops that do not print, sign shops that get asked for shirts. They will subcontract to you rather than lose a customer.

What to actually say

> *To an organisation with an existing printer: "I am not asking you to move your big order. I would like to be the person you call when you need forty shirts in a week and they cannot fit you in. And if you order youth sizes, I can give you the compliance paperwork most shops cannot."*

> *When they say the current printer is fine: "Good, that is what you want. What is the one thing you wish they did differently?"*

Then listen, because they will tell you exactly how to win the account.

> *When they ask for a price on the phone: "I can give you a real number in an hour if you send me the artwork, the quantity and the sizes. I do not want to guess low and then change it on you."*

Never quote blind. Changing a quote after the customer has told their board the number is how you lose an account you already won.

Always take a deposit on custom work. Fifty per cent at order, balance on pickup. Say why: "The moment I burn a screen with your logo on it, those shirts are yours and nobody else's."

Part 7 — Pricing

Three components, always quoted separately so the customer can see what drives the price.

1. Setup, per screen, per colour. Industry standard visible setup is $15 to $25 per colour, with some shops charging $20 to $35. Your true internal cost — film, emulsion, exposure, washout, taping, press registration — is $25 to $45 per screen. Look at those two ranges together and note the problem: a shop charging $15 setup is losing money on setup and making it back on volume. That is a deliberate strategy, not an accident, and it only works if the volume is real.

2. Per shirt, by quantity. Verified market ranges, one colour, on basic blanks:

Quantity	Per shirt, 1 colour
12–24	$15–$22
25–49	$10–$16
50–99	$8–$12
100+	continues to fall

Fifty shirts, one-colour front on basic blanks: $8–$12 all-in. Fifty shirts, three-colour front plus one-colour back on premium blanks: $14–$20 all-in.

3. Each colour beyond the first, at $1.50 to $2.50 per shirt on top. Multi-colour is not a multiplier of the one-colour price. Each extra colour is another screen, another setup cycle, a flash cure between passes, and a higher rate of registration spoilage.

The blank is the biggest single cost

On most jobs the garment itself is the largest line in your cost — not the ink, not your labour. Two consequences.

Build a blank price list and update it quarterly. Distributor prices move. Quoting off last spring’s number is how a job that looked like 40% margin closes at 12%.

Quote the garment as a choice, not a given. A basic blank and a premium blank can be six dollars apart, which on 96 shirts is a $576 swing. Let the customer make that decision with their eyes open, and they will often choose the cheaper shirt and spend the difference on more of them.

Target margin

Most shops target 30% to 50% over all costs — blanks, ink, screens, labour, and a real share of rent, power, insurance and equipment payments.

The mistake is costing only the visible items. Reclamation chemicals, film, emulsion, the electricity the dryer eats all day, and the shirts you ruin are all real and all get forgotten.

Price in a spoilage allowance. You will misprint some. On a 96-piece run, two or three ruined shirts is normal, and it is your money unless you built it in.

Order to the next break, and tell the customer

> *“You asked for 90. At 100 the price per shirt drops enough that a hundred costs about the same as ninety, and you get ten spares.”*

Customers remember the person who told them that. It costs you nothing and it raises the order.

Never do free samples

Not a free sample shirt, not a free mockup on a garment. A digital mockup is free and takes ten minutes. A physical sample means burning a screen, and once you have burned the screen you have done the expensive part of the job.

If you need a lever: “I will do a press proof, and if you approve it, the proof cost comes off the order.”

Part 8 — When a Job Goes Wrong

This trade has a failure mode most businesses do not: a rejected order has no resale value to anyone. Ninety-six shirts with a church name on them are worth exactly nothing to the next customer. So the policies below are not paperwork. They are the difference between a bad week and a lost month.

Approval before the press runs. A written or emailed sign-off on: the artwork exactly as it will print, the ink colours, the garment brand and colour, the print placement and size, and the full size breakdown by count. Get it back in writing. “You approved it” is only true if you can show it.

Count twice, in front of the customer at pickup. Miscounts are the most common dispute and the easiest to prevent.

What you replace, stated in advance: anything you printed wrong against the approved proof, anything mis-cured, anything you physically damaged. What you do not replace: a design the customer approved and later disliked, a colour they chose from a screen rather than a physical swatch, a size breakdown they gave you incorrectly, or the manufacturer’s own garment defects, which you pass through to the supplier.

Colour is where the arguments happen. Screen colour is not print colour. If exact colour matters — a corporate brand, a school’s official shade — get it in a physical ink swatch or a Pantone reference in writing before the run.

Customer-supplied garments need their own policy, in writing, before you accept the first one. State plainly that you are not responsible for the value of a garment you did not sell, that you will replace your decoration work but not the item, and ask for one or two spares on any order over a dozen. Then price the risk in. This is real, unserved demand in most markets — but the shop that takes it without a policy eventually eats a customer’s expensive jacket, and that is where the one-star reviews come from.

When it is your fault, fix it fast and completely. Reprint it, deliver it, and do not argue about the margin. In a business built on organisations that reorder every year, one handled failure buys more repeat revenue than three clean jobs.

Part 9 — Money Help for Veterans, Honestly

Start with the free, no-rating-required help:

- SBDC — free business counselling, every state.
- SCORE — free mentoring.
- VBOC — Veterans Business Outreach Centers, built for exactly this.

VR&E; — and get this right, because most veteran business guides do not. The self-employment track is not something you choose. Federal regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible vocational goal. In 2021 there were 162 veterans in that track out of 80,680 using VR&E; overall.

What VR&E; genuinely can do here is the long-term services track, which covers vocational school, technical certificates and trade programs with no tuition cap, plus tools, equipment and certification exam fees. But VR&E; is an employment program, not an education program. If the counselor decides you can get suitable work with the education you already have, it is denied, and everything must sit inside an approved individualised employment plan. Eligibility is 20% with an employment handicap, or 10% with a serious employment handicap. Apply on VA Form 28-1900.

One thing specific to this trade: equipment finance is easy to get, and that is the danger. Presses and dryers are collateral, so lenders will lend against them. A $40,000 automatic press on a payment plan is a fixed monthly obligation against an order book you have not built. Buy the manual press with cash, prove the demand, then finance the upgrade against real revenue.

Part 10 — The Three Places People Get Stuck, and How to Get Past Them

1. Taking every order that walks in

What it looks like. Somebody wants twelve shirts. You say yes, because turning down money feels insane when you are starting. You burn two screens, set up the press, run twelve pieces, break down, reclaim the screens, and make eleven dollars for three hours.

Why it is tempting. Every one of those customers is real and friendly and grateful, and saying no feels like arrogance. And you genuinely want the reviews.

The fix. Do not say no — say “different method.” Run DTF below your crossover number and screens above it, and every one of those orders becomes profitable instead of declined. If you have not set up DTF yet, publish a minimum and route small jobs to a shop that does, with a referral arrangement. You keep the relationship, and the relationship is what turns into the two-hundred-piece order.

2. Under-curing

What it looks like. The shirts leave your shop looking perfect. Three washes later the print cracks or fades and the customer posts a photograph of it.

Why it happens. Plastisol cures around 320°F throughout the ink film, not on the surface, and you cannot tell by looking. A flash dryer feels like it is doing the job. Under-cured ink is the most common quality failure in this trade and it is invisible at the moment you hand the box over.

The fix. A conveyor dryer with a temperature reading, not a flash unit, for anything you sell. Wash-test one shirt from the first job you run with any new ink or garment. And never run a job faster because you are behind — dwell time is not negotiable.

3. Quoting from memory

What it looks like. A repeat customer asks what it will cost. You say a number off the top of your head, because you did their job last year. Blanks are up eleven per cent, the design has an extra colour, and you have just committed to a job at negative margin.

Why it is tempting. Speed feels like service, and looking up a price feels like hesitating.

The fix. Build a written price grid — quantities down the side, colour counts across the top, updated quarterly with current blank prices. Then quoting fast and correctly takes thirty seconds. The grid is also what you hand a customer comparing you against someone else, and it makes you look like a business rather than a guy with a press.

None of these three is a reason not to start. They are potholes. You can drive around every one if you know they are there.

Part 11 — Map Your Own Calendar

This trade has a predictable annual rhythm, and it is not the same rhythm for every shop. One large decorator reports volume climbing from October and not letting up until mid-January, driven by Halloween, holiday parties, corporate gifting and charity events. A shop built on school spirit wear peaks in August. A shop built on youth leagues peaks in March. A shop built on festivals peaks in June.

Your peak is set by your customer mix, and you will not know it until you have a year of data. The industry advice is blunt: do not trust your memory, because owners' guesses about their own slow season are commonly off by a month or two, and that gap is exactly where the cash runs out. Run a monthly profit-and-loss for two years side by side and the pattern appears immediately.

Three things to do with the calendar once you have it:

- Order blanks ahead of the season, not into it. A printer who waits for the first cold snap to order hoodie blanks is queuing behind every other printer placing the same order that week.
- Sell into the trough. Offer your big spring customer a discount to place the order in January. You fill dead capacity and free a production slot in your busiest month.
- Fund the trough before you reach it. Profit and cash run on different calendars here — you buy blanks weeks before the customer pays.

Part 12 — Your First 90 Days

Days 1–14 — Setup and the gating question.

Structure, EIN, bank account. Get the sales tax permit and resale certificate first, because you cannot buy blanks without them. Call the local wastewater authority and settle where the wash water goes before committing to a location. Insurance.

Days 15–30 — Equipment and practice.

Buy the manual setup. Then print a hundred shirts for nobody. Burn screens badly, register them wrong, under-cure some and wash-test them until you know what a good cure looks like. Do this on your own blanks, before a customer's.

Days 31–60 — Price and market check.

Run all five steps in Part 5. Build your price grid from what you found. Calculate your own DTF crossover number. Set your minimum. Write your customer-supplied-goods policy.

Days 61–90 — Accounts, not orders.

Contact twenty organisations that buy shirts annually. Take every job you can produce profitably. Ask each finished customer two questions: will you reorder, and when.

The one number to track

For the first 90 days: organisations contacted that buy shirts every year.

Not shirts printed, not revenue. In month one you cannot control how many orders exist, but you can completely control how many recurring buyers know you exist. This is a business built on accounts that reorder, and those accounts are a finite, findable list in any town — the schools, the leagues, the churches, the clubs, the employers.

Twenty in ninety days is a real start. Five is a hobby.

From month four: percentage of revenue from repeat customers.

Under 40% after a year means you are running a walk-in counter, not a shop. The economic advantage of this trade is that the setup you already absorbed on a customer's design gets cheaper every time they come back — you may even still have the screens, and you certainly still have the digitized file. A repeat customer is structurally more profitable than a new one, in a way that is not true in most businesses.

Where this goes if it works

Stay small and manual. One press, one person, a book of local accounts. A real living, with a hard ceiling set by how many shirts one pair of arms can pull in a day.

Buy the automatic. Multiplies output several times over and turns the business into one with employees, a lease and a payment. Do it when your order book is turning work away, not before.

Go contract printer. Stop selling to end customers and print for other decorators, promotional product companies and brands. Steady volume, no marketing, thinner margin, and you become a production shop rather than a storefront.

Or narrow instead of growing. Pick one niche — school spirit wear, restaurant uniforms, motorsport — and become the shop that understands it better than any generalist. Often more profitable than getting bigger.

Your odds, honestly

There is no federal survival rate for screen printing specifically. Here is what exists.

BLS Business Employment Dynamics tracked the 2022 cohort of new establishments. One-year survival ranged from 74.4% in the Mountain division to 78.6% in the Middle Atlantic — remarkably flat nationally, which itself tells you location is not the variable people assume. Of establishments born in 2013, 34.7% were still operating in 2023. Roughly half reach year five.

Two caveats. BLS states that survival rates do not vary much by industry — the four-year spread across every sector was 38% to 55%. And these count employer establishments with payroll, so a one-person shop is largely not in the dataset.

About three in four survive year one. About a third are still going at ten.

What moves your number in this trade is not artistry. It is knowing your crossover number, charging setup, curing properly, and building accounts that reorder instead of chasing orders that do not.

The average is the average. Your job is to be the exception, and you have done harder things than this.

A last word

The first hundred shirts you print will not be your best work, and you should print them for nobody. Ruin them in your own garage rather than on somebody’s fundraiser.

After that, this trade rewards something very ordinary: answering the phone, quoting honestly, hitting the date you promised, and curing the ink properly every single time.

Do that for two years and you will not be competing on price, because the people who buy shirts every year will already know your name.

Startup Checklist

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

Done	Startup action	Owner	Target date
■	Choose the business structure you will use.		
■	Get an EIN and open a separate business bank account.		
■	Check licensing, zoning, and tax rules for your own city and state before starting.		
■	Confirm insurance needs before accepting work or inventory.		
■	Complete the local market test described in the core guide.		
■	Build the startup budget and record actual costs.		
■	Set pricing using your own costs and required margin.		
■	Prepare customer terms, estimate and invoice forms.		
■	Launch outreach and record every lead and result.		

Equipment and Budget Worksheet

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item	Required or optional	Estimated cost	Actual cost	Supplier or source

Budget summary	Amount
Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Estimate field	Details or calculation	Amount
Customer and project		
Materials or inventory		
Labor hours and rate		
Equipment or venue		
Travel or delivery		
Subcontractors		
Overhead allocation		
Contingency or risk allowance		
Subtotal		
Applicable tax		
Estimated total		
Deposit and payment schedule		
Estimate expiration date		

Invoice Template

Business information	Customer information
Business name:	Customer name:
Address:	Company:
Phone:	Billing address:
Email:	Phone:
Tax ID:	Email:

Invoice number	Invoice date	Due date	Project or job

Description	Quantity	Rate	Amount
Subtotal			
Tax			
Payments or deposits			
Balance due			

Payment method and terms:

_____

Job Log and Lead Tracker

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead or customer	Source	Need or job	Estimate	Status	Next action

Period	Leads	Estimates sent	Jobs won	Revenue	Follow-ups due

Compliance and Safety Page

Check licensing, zoning, and tax rules for your own city and state before starting.

Review	Requirement or safety point from the core guide
■	Not a sink. A place where ink, emulsion and reclaiming chemicals can be captured and disposed of properly, with water, drainage and ventilation. If the honest answer is “the kitchen sink” or “the driveway,” you have a problem this guide will explain, and you need to solve it before you buy anything.
■	1. Pick your structure. Sole proprietorship is free and automatic. An LLC costs a state filing fee, roughly $35 to $500 with a US average near $132, plus an annual report from $0 to $800 or more. In this trade you handle chemicals and ship physical goods, so the wall between business and personal property is worth having. Check licensing, zoning, and tax rules for your own city and state before starting.
■	4. Get a sales tax permit AND a resale certificate. These are not the same thing. The permit is how you collect and remit tax on what you sell. The resale certificate is how you buy blank garments wholesale without paying sales tax on them — and wholesale garment distributors will not open an account without it. In practice this is step one, because you cannot buy your raw material until it is done.
■	6. Insurance. General liability, plus content coverage on your equipment. If you are working out of a garage, your homeowner’s policy will almost certainly not cover business equipment or a business liability claim. Ask, in writing.
■	8. Self-employment tax. 15.3% of net self-employment income on top of income tax. Quarterly estimates are required if you expect to owe $1,000 or more federally — due 15 April, 15 June, 15 September and 15 January, moving to the next business day on a weekend or holiday. Safe harbour is 100% of last year’s tax, or 110% if AGI is over $150,000.
■	Screen reclamation — stripping ink and emulsion off a screen so you can reuse it — produces wastewater carrying ink solids, emulsion remover, and often solvent. EPA’s own guidance for the printing sector confirms that the Clean Water Act reaches print shops through local pretreatment requirements: industrial facilities must pretreat waste before discharging to a public sewer, and the pollutants named for this industry include solvents and metals.
■	Consider a closed-loop washout system. Filtration units that treat and recirculate wash water exist precisely for this, and they are the standard answer for shops with no sewer access or strict local limits.
■	Reclaim screens immediately after the run. EPA’s own case study work with the industry found this eliminates most of the need for ink remover in the first place. Less chemical in, less waste out, lower disposal bill.

Review	Requirement or safety point from the core guide
■	Read the safety data sheet for every chemical before you buy it. Water-based emulsion removers and citrus-based ink removers exist and are meaningfully less regulated than solvent equivalents. Choosing them at the purchasing stage is far cheaper than managing them at the disposal stage.
■	Line up a waste disposal service before you need one. They provide containers and a manifest documenting where the waste went. That manifest is your evidence of compliance.
■	Agency or authority contacted: _____
■	Written confirmation or permit saved at: _____
■	Review date: _____ Renewal or recheck date: _____

Launch Readiness

Screen Printing Guide

PLAN	SET UP	PRICE	SELL	TRACK

Use the worksheets in this guide to record your own numbers, decisions and results.