AUTHORITY • LOAD • MARGIN

TRUCKING
COMPANY
GUIDE

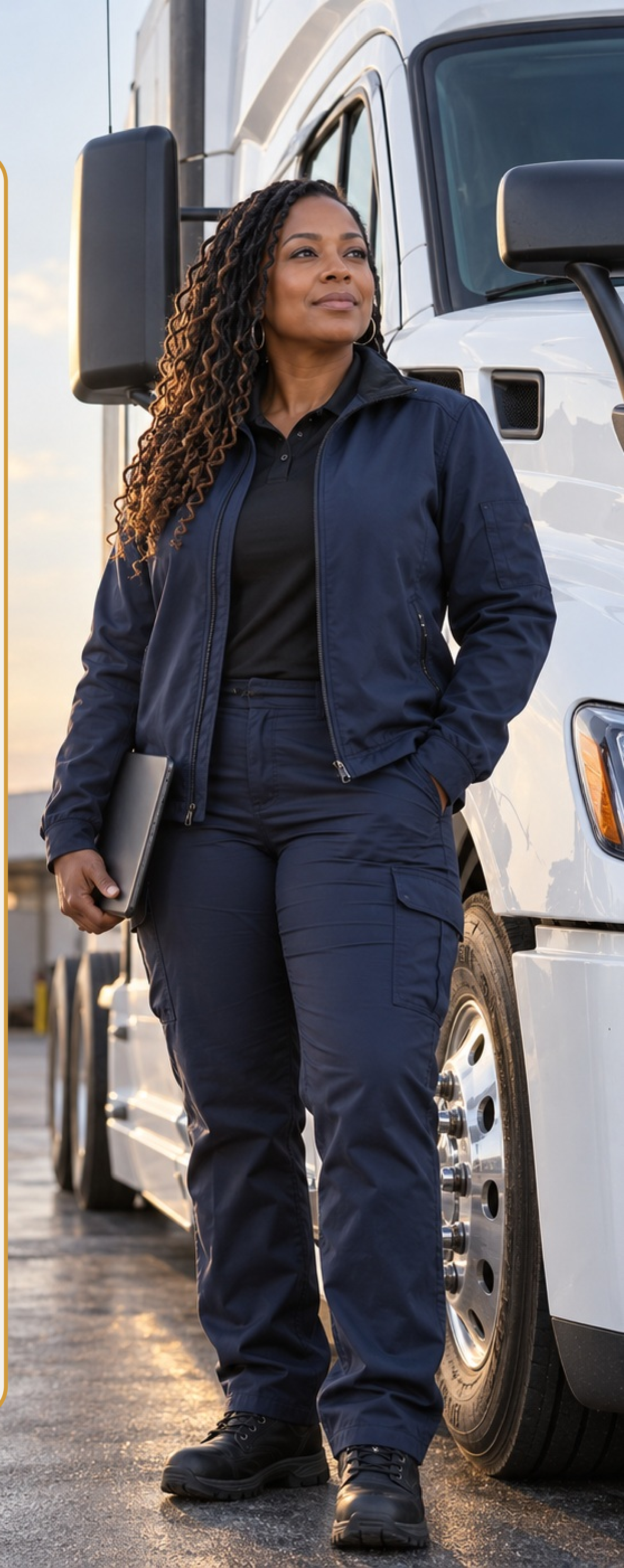
Choose the model.

Know cost per mile.

Protect operating authority.

CAPITAL | FREIGHT | CONTROL

Veteran's Strategic Solutions LLC



START HERE

How to Use This Guide

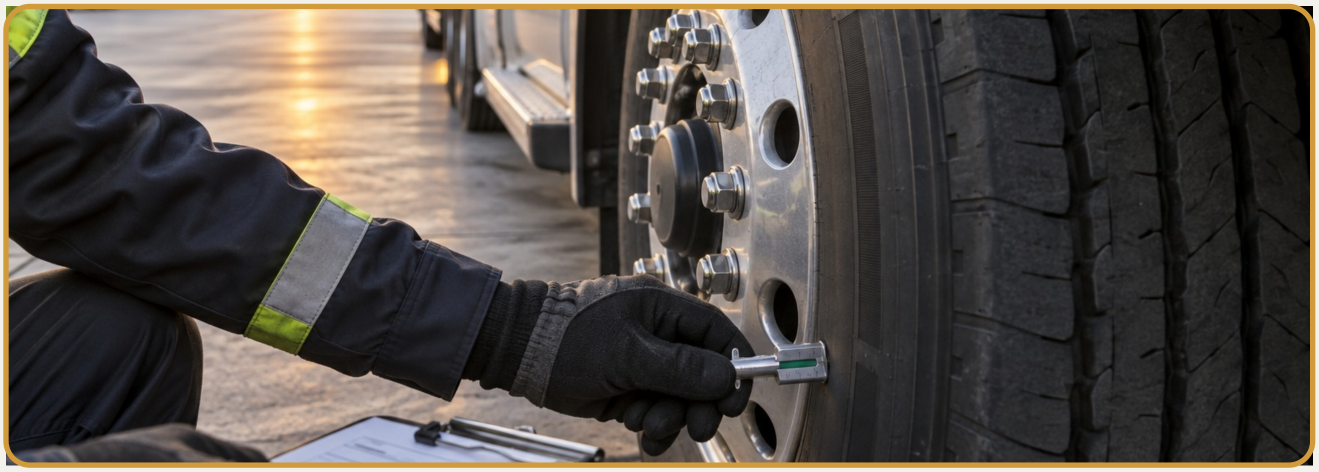
Read the core guide first. Choose the business model before spending capital. Then use the worksheets to confirm authority, budget startup costs, quote loads, invoice customers, log trips, track shippers and monitor cost per mile.

01 **MODEL**

02 **AUTHORITY**

03 **LOAD**

04 **MARGIN**



PRE-TRIP DISCIPLINE | Compliance and condition begin before the first mile.

MODULE	PURPOSE
Core guide	Choose broker, owner-operator or fleet; understand capital, compliance and revenue reality.
Startup checklist	Confirm the chosen model and complete required registrations before buying a truck.
Budget + load tools	Capture fixed costs, operating costs, rates, miles and customer authorization.
Logs + compliance	Record each load, lead, vehicle check, document and cost-per-mile decision.

CORE GUIDE 01

The Bet

01 BROKER

02 OWNER

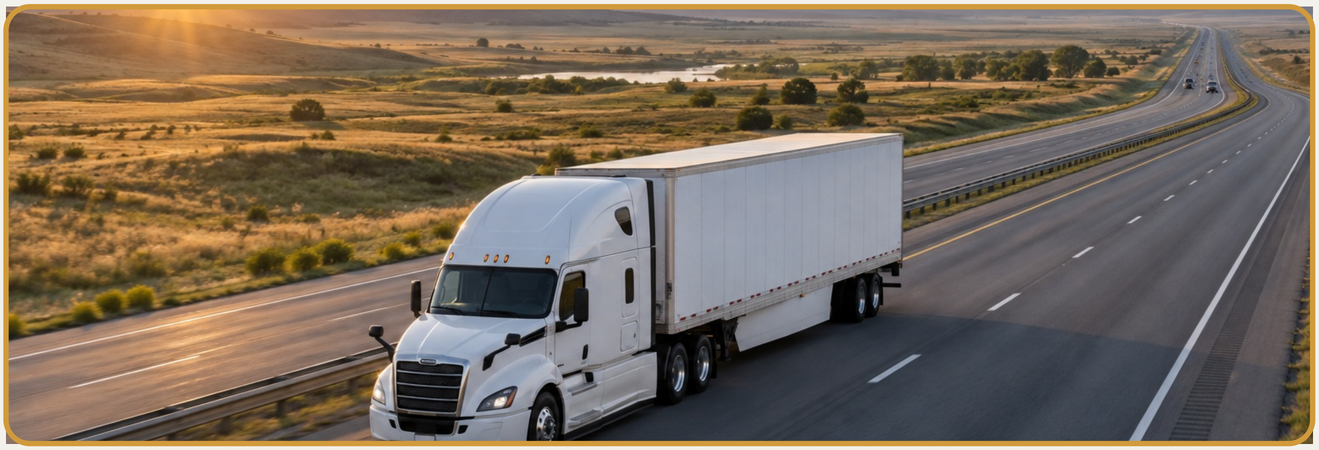
03 FLEET

04 CHOOSE

Core assumption that must be true: That the capital and regulatory commitment of owning a trucking operation is worth it compared to other opportunities — and this is a high-capital, heavily federally regulated business.

Fastest zero-budget way to test it: Before anything else, be honest about which version of this you actually mean. “Trucking company” spans a one-person owner-operator with a single truck, a small fleet, or a freight brokerage that arranges loads with no trucks at all. Those are three completely different businesses with wildly different capital requirements — pick one before going further.

MODEL	TRUCK OWNERSHIP	PRIMARY ROLE	CAPITAL PROFILE
Freight brokerage	No trucks	Arrange loads between shippers and carriers	Dramatically less capital
Owner-operator	One truck	Operate and deliver freight	Used truck plus ongoing operating costs
Small fleet	Multiple trucks	Hire drivers and manage capacity	Highest capital and management load



MODEL FIRST | The road begins with a clear operating decision.

CORE GUIDE 02

Three Reasons This Fails Before You Spend

01 ENTITY

02 CAPITAL

03 RULES

04 CONTROL

- 1. Owning a trucking company is not the same as becoming a CDL-holding driver with an employer. The company is the entity that hires drivers, buys or leases trucks, and holds the federal operating authority. Don’t conflate the two; they’re different decisions.
- 2. The capital requirement dwarfs most startup models. A used truck alone runs $20,000–$80,000; a new one $150,000–$250,000+; insurance $8,000–$20,000 a year; operating expenses easily exceed $10,000 a month.
- 3. Federal regulatory compliance is constant, not one-time. USDOT number, MC Authority, Unified Carrier Registration, IRP if crossing state lines, IFTA for fuel tax, FMCSA compliance ongoing — this isn’t a license you get once, it’s a regulatory relationship you maintain for the life of the business, with real penalties for lapses.

DISPATCH CONTROL | Freight, routes and authority are managed every day.

CORE GUIDE 03

Who Pays, In Their Own Words

01 SHIPPER

02 ROUTE

03 RELIABLE

04 CONTRACT

BUYER LANGUAGE

"I've got freight that needs to move and I need a reliable carrier, not another broker taking a cut." "We need dedicated hauling on a regular route, not one-off spot loads."

That's the buyer for a small fleet with dedicated contracts — the stable end-state the flyer describes. It is not the buyer for a first-year owner-operator, who is competing for spot loads on load boards against a huge, established pool of carriers with no guaranteed volume.

The Smallest Version You Can Charge For

Freight brokerage, not trucking. It's the only listed model that requires no trucks, no CDL, and dramatically less capital — a broker arranges loads between shippers and carriers for a commission. This is a genuinely different business from owning trucks, closer in structure to freelance or consulting work than to equipment-heavy trucking.

If the real goal is owning trucks: the smallest real version is a single owner-operator with one used truck, not a fleet — and that single decision changes the startup cost from $150,000+ down to $20,000–$80,000, still a major capital commitment but not by an order of magnitude.

QUESTION	DECISION / NOTE
Broker, owner-operator or small fleet?	
Spot loads or dedicated route?	
Who holds operating authority?	
What revenue stream is confirmed first?	

CORE GUIDE 04

What It Actually Takes

01 REGISTER   02 TRUCK   03 INSURE   04 OPERATE

ITEM	EST. COST	NOTES
USDOT Number, MC Authority, UCR	Filing fees, relatively low	The federal registration floor — required regardless of fleet size
IRP registration	Only if operating across state lines	
IFTA account	Only for interstate operations	
Used truck (owner-operator)	$20,000–$80,000	
New truck	$150,000–$250,000+	Not the realistic starting point
Primary liability, cargo, physical damage insurance	$8,000–$20,000/year	The single largest fixed annual cost
Workers’ compensation	Only if hiring drivers	
Operating expenses (fuel, maintenance, permits, payroll)	$10,000+/month, easily more	This is the number that kills undercapitalized trucking startups — not the truck purchase itself
Electronic Logging Device (ELD)	Required by federal law for most commercial drivers	

CORE GUIDE 05

Pricing / Revenue Reality

01 RATE

02 FUEL

03 MILES

04 MARGIN

The flyer doesn't provide revenue estimates the way most of these do, which is honest — trucking revenue is entirely dependent on freight rates, fuel costs, and load availability, all of which fluctuate significantly and are largely outside a small operator's control. Anyone quoting you a confident annual revenue figure for a first-year owner-operator without knowing current freight rates is guessing.

THE ONE METRIC

Cost per mile versus revenue per mile, tracked from the very first load. Trucking is a thin-margin business where a driver who doesn't know this number precisely is flying blind regardless of how much freight they're moving.

First 90 Days and the One Metric

WINDOW	ACTION
Days 1–14	Decide, honestly: broker or owner-operator. This single decision changes every number below it by a factor of ten.
Days 15–45	If owner-operator, get the federal registrations in place before the truck purchase — USDOT, MC Authority, UCR. Get real insurance quotes; the $8,000–$20,000/year range is wide and the actual number depends heavily on driving history and cargo type.
Days 46–90	If proceeding, secure the first load or contract before quitting anything else. Don't let this replace existing income without a confirmed revenue stream first.

LOAD CHECK	VALUE
Revenue per mile	
Cost per mile	
Margin per mile	

CORE GUIDE 06

Honest Assessment

01 CAPITAL
02 FMCSA
03 MARGIN
04 ENTRY

This is a major capital commitment, and it demands ongoing federal regulatory compliance — not a one-time license, a permanent relationship with FMCSA. It doesn't get a "do not enter" verdict, because there's no local competitor problem here and the demand for freight capacity is real and constant. But it's a fundamentally different kind of business than a typical low-capital startup — capital-intensive, thin-margin, and federally regulated for the life of the operation. If this is a genuine long-term interest, the freight brokerage path is the realistic entry point; a fleet or even a single new truck is not a next-90-days decision.

DECISION	EVIDENCE	ACTION
BROKER	The goal is arranging freight with dramatically less capital.	Confirm applicable broker authority and compliance.
OWNER-OPERATOR	One used truck, authority, insurance and first revenue stream are viable.	Build the actual cost-per-mile budget before purchase.
FLEET	Dedicated contracts and management capacity already exist.	Treat as a later-stage expansion, not the starting point.

FIRST DECISION

Broker or owner-operator. Everything else follows from that choice.

WORKSHEET 01

Startup Checklist

01 CHOOSE
02 REGISTER
03 INSURE
04 LOAD

DONE	ACTION	OWNER / DATE / NOTES
☐	Choose freight broker, owner-operator or small-fleet model.	
☐	Check licensing, zoning, and tax rules for your own city and state before starting.	
☐	Confirm USDOT, MC Authority and UCR requirements for the chosen model.	
☐	Confirm IRP and IFTA requirements for the planned operation.	
☐	Get real insurance quotes before any truck purchase.	
☐	Build the operating-expense and cash-reserve budget.	
☐	Select and document ELD requirements for applicable drivers.	
☐	Secure the first load or contract before replacing existing income.	
☐	Track cost per mile and revenue per mile from the first load.	

WORKSHEET 02

Equipment and Startup Budget Worksheet

01 AUTHORITY

02 TRUCK

03 COVER

04 CASH

ITEM	NEEDED?	ESTIMATE	ACTUAL	NOTES
USDOT / MC Authority / UCR				
IRP registration				
IFTA account				
Used truck / lease				
Primary liability / cargo / physical damage				
Workers’ compensation				
ELD				
Fuel / maintenance / permits / payroll reserve				
Contingency				
TOTAL				

CAPITAL RANGE

Used truck: $20,000–$80,000. New truck: $150,000–$250,000+. Operating expenses: $10,000+/month, easily more.

WORKSHEET 03

Load Pricing and Estimate Template

01 MILES ____

02 RATE ____

03 COST ____

04 MARGIN ____

SHIPPER / BROKER	PICKUP DATE	ESTIMATE #

LOAD / CHARGE	MILES / QTY	RATE	AMOUNT
Linehaul			
Fuel surcharge			
Detention / layover			
Loading / unloading			
Permits / tolls / accessorial			
Other			
		TOTAL	

MARGIN CHECK

Revenue per mile: __________ Cost per mile: __________ Margin per mile: __________ Load authorization: ____________________

WORKSHEET 04

Customer Invoice Template

01 **SHIPPER** ____

02 **LOAD** ____

03 **TOTAL** ____

04 **PAID** ____

CARRIER / BROKER	CUSTOMER
Business: ____________________________ Authority / ID: _________________________ Contact: ______________________________	Name: ______________________________ Billing address: _______________________ Contact: ______________________________

INVOICE #	LOAD / DELIVERY DATE	DUE DATE	STATUS

DESCRIPTION	MILES / QTY	RATE	AMOUNT
Linehaul			
Fuel surcharge			
Accessorial charges			
Other			
		Subtotal	
		Tax	
		TOTAL	

LOAD CLOSEOUT

Pickup / delivery confirmation, documents attached, exceptions, payment status and follow-up: ______________________________

WORKSHEET 05

Trip and Load Log

01 PICKUP

02 MILES

03 DELIVER

04 COST

FIELD	DETAIL
Load / customer / broker	
Pickup / delivery location	
Dates / times	
Loaded miles / empty miles	
Freight / cargo type	
Rate / surcharge / accessorial	
Fuel / tolls / permits / other cost	
Vehicle / driver / ELD record	
Inspection / maintenance note	
Proof of delivery / documents	
Revenue per mile / cost per mile	

WORKSHEET 06

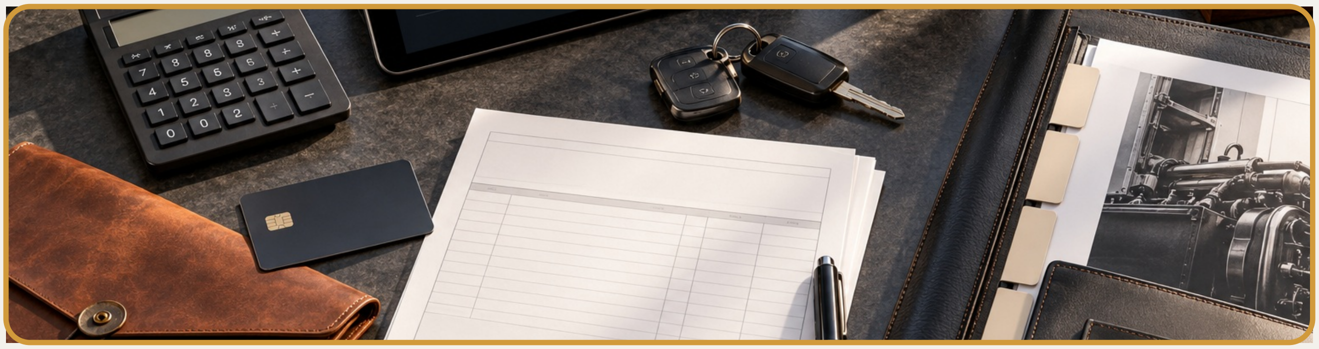
Shipper and Load Lead Tracker

01 LEAD

02 QUOTE

03 LOAD

04 RETAIN



MARGIN CONTROL | Every load connects revenue, miles, fuel, maintenance and cash.

DATE	SHIPPER / BROKER	SOURCE	LANE / NEED	STATUS	NEXT ACTION

ONE METRIC

Cost per mile versus revenue per mile, tracked from the first load.

WORKSHEET 07

Compliance and Fleet-Safety Check

01 AUTHORITY

02 TAX

03 ELD

04 RECORDS

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

AREA	QUESTION TO ANSWER	STATUS / NOTES
Business model	Which requirements apply to broker, owner-operator or fleet?	
Federal authority	Are USDOT number, MC Authority and UCR requirements complete and current?	
Interstate operation	Do IRP registration and IFTA fuel-tax requirements apply?	
Insurance	Are liability, cargo, physical-damage and workers' compensation needs confirmed?	
Driver / ELD	Do CDL, driver qualification and ELD requirements apply?	
Vehicle safety	How are inspections, defects, repairs and maintenance documented?	
Load records	How are rate confirmations, bills of lading and proof of delivery retained?	
Cost records	Where are miles, fuel, tolls, permits, payroll, repairs and invoices recorded?	

FINAL DASHBOARD

Your First 90 Days

01 DAYS 1–14

02 DAYS 15–45

03 DAYS 46–90

04 DECISION

WINDOW	COMMITMENT	RESULT / DECISION
Days 1–14	Decide: freight broker or owner-operator.	
Days 15–45	If owner-operator, complete registrations and obtain real insurance quotes before truck purchase.	
Days 46–90	Secure the first load or contract before replacing existing income.	
Decision	Proceed only when authority, capital, insurance and revenue path are real.	

DASHBOARD	TARGET / PLAN	ACTUAL
Loads / contracts secured		
Loaded / empty miles		
Revenue per mile		
Cost per mile		
Margin per mile		

DECISION RULE

Do not buy the truck until registrations, insurance, operating cash and the first revenue path are confirmed.