

OWNER-OPERATORS, SMALL CARRIERS, FLEET MANAGERS, AND DISPATCHERS

Owner-Operator Profitability Toolkit

Decide whether a load fits the truck, the week, and the business before accepting it.

Use your own costs and actual operating records to compare loaded RPM, all-mile RPM, estimated operating cost, deadhead impact, and trip margin. This toolkit is a decision aid, not an accounting statement, market-rate promise, or profit guarantee.

HOW TO USE IT

1. Read the gates

2. Print the worksheet

3. Record actual results

Reviewed July 20, 2026 | Complete web version: loadladder.com/resources/owner-operator-profitability-toolkit

WORKFLOW 1 OF 5

1. Map every mile the decision creates

A load can look strong on loaded miles while losing value through pickup deadhead, repositioning, tolls, or a weak destination.

[]	Loaded miles Compare source mileage with the route you realistically expect to run. Flag meaningful disagreement.
[]	Deadhead to pickup Count empty miles from the truck's expected available location to the pickup.
[]	Expected repositioning Include miles likely needed to reach the next compatible freight market.
[]	Time and schedule Record appointments, stops, dwell, weekend exposure, and any lost productive day.

WORKFLOW 2 OF 5

2. Build a truck-specific cost estimate

Use recent operating records rather than a generic online average. Decide how fixed costs are allocated across realistic annual miles.

[]	Fixed costs Include equipment payment or reserve, base insurance, permits, registrations, software, accounting, and parking.
[]	Variable costs Include fuel, maintenance, tires, fluids, and other costs that change materially with miles.
[]	Trip-specific costs Add tolls, scales, washouts, lumpers, permits, escorts, and other costs attached to this move.
[]	Owner pay and tax reserve State whether driver compensation, owner draw, and tax reserves are included or separate.

WORKFLOW 3 OF 5

3. Calculate in a consistent order

Use the same formulas for every opportunity so the comparison remains honest.

[]	Loaded RPM Gross load rate / loaded miles.
[]	All-mile RPM Gross load rate / loaded miles plus deadhead and included repositioning.
[]	Estimated operating cost All decision miles x fixed and variable cost per mile + trip-specific costs.
[]	Estimated operating margin Gross load rate - estimated operating cost. Margin percent = margin / gross rate.

WORKFLOW 4 OF 5

4. Run a non-financial fit check

A positive estimate is not permission to ignore authority, equipment, schedule, payment, source, or carrier controls.

[]	Equipment and commodity Confirm trailer, dimensions, weight, securement, temperature, hazmat, and endorsements.
[]	Broker and source Verify the counterparty and keep the original source terms attached.
[]	Payment and paperwork Review terms, required documents, POD expectations, and factor or quick-pay fit.
[]	Carrier approval The carrier decides whether the lane, rate, timing, and risk fit.

WORKFLOW 5 OF 5

5. Review the week after the trip

Preserve the original estimate, record actual results, and use the difference to improve the next decision.

[]	Miles Compare planned miles with odometer or ELD miles.
[]	Costs Compare estimated fuel, tolls, accessorial, and operating cost with actual records.
[]	Utilization Track loaded, empty, waiting, maintenance, and off-duty time.
[]	Assumption changes Update one input at a time and record why it changed.

PRINT WORKSHEET - ONE LOAD

Preserve the original estimate or review. Add actual results separately so the decision process can improve.

Field	Working value
Gross load rate	\$ _____
Loaded miles	_____ mi
Deadhead to pickup	_____ mi
Expected repositioning	_____ mi
All decision miles	_____ mi
Fixed cost per mile	\$ _____
Variable cost per mile	\$ _____
Trip-specific costs	\$ _____
Loaded RPM	\$ _____
All-mile RPM	\$ _____
Estimated operating cost	\$ _____
Estimated operating margin	\$ _____
Margin percent	_____ %

FINAL REVIEW

☐	Equipment and commodity confirmed
☐	Appointments, stops, and timing confirmed
☐	Broker and source reviewed
☐	Payment and paperwork reviewed
☐	Carrier approval recorded
☐	Actual result scheduled for weekly review

SOURCES AND BOUNDARIES

Use current authoritative records

These links are starting points for current official information. Requirements and records can change. This resource is not legal, tax, insurance, accounting, safety, or financial advice. It does not replace source terms, qualified professional review, carrier approval, or a counterparty's current requirements.

FMCSA SAFER Company Snapshot	https://safer.fmcsa.dot.gov/CompanySnapshot.aspx
FMCSA operating authority definitions	https://www.fmcsa.dot.gov/faq/what-are-definitions-motor-carrier-broker-and-freight-forwarder-authorities
LoadLadder methodology	https://loadladder.com/methodology

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