

# THE DRIVER'S **PLAYBOOK**

---

THE STARTER KIT

# The Owner-Operator & Box-Truck **Starter Kit**

From “I have a truck” to booked and paid — the 30-day path, the real numbers, and the plays that turn miles into margin.

BUILT FROM 2026 MARKET DATA · EVERY FIGURE SOURCED

For anyone who hauls for money — cargo van, box truck, hotshot, or big rig.

## WHAT'S INSIDE

# Five sections between you and your first paid load.

Most people buy a truck, then figure out the work. This kit flips it: the money math first, then the filings in the right order, then where the loads actually come from — and the rate math that decides whether a load is worth taking at all.

### SECTION 1

## The Money Math

### SECTION 2

## Startup Checklist

### SECTION 3

## Platform Cheat Sheet

### SECTION 4

## Rate & Fuel Math

### SECTION 5

## Your First 30 Days

### COMPANION

## Cost/Mile Sheet

### THE ONE RULE THIS WHOLE KIT HANGS ON

**Your cost per mile is the whole game.** Not your gross. Not your rate. The number that decides whether you made money is *all-in cost per mile including the empty miles* — and it's the one number most operators never bother to work out. Section 1 gives you the number. Section 4 shows you how to beat it on every load.

## Who this is for

New owner-operators and small carriers running **one truck or a handful**: a cargo van or Sprinter, a 16–26' box truck, a hotshot rig, or a first semi. You do not need a CDL for most of it. You *do* need to run it like a business, and that starts with the math.

**A note on the numbers.** Every dollar figure in this kit is either pulled from a named source (cited at the back) or marked **ESTIMATE**. Trucking numbers move with diesel, season, and your lane — treat these as planning models, not promises, and confirm before you sign or book.

# What you actually take home.

Here is a full first-year picture for a single operator, straight from 2026 planning models. Gross revenue looks great. The bottom line is what you live on.

## Box truck (26', non-CDL, financed)

| LINE ITEM                         | YEAR 1           |
|-----------------------------------|------------------|
| Gross revenue                     | \$84,000         |
| Fuel                              | -\$14,000        |
| Insurance                         | -\$7,200         |
| Truck payment                     | -\$9,600         |
| Maintenance, tires, repairs       | -\$6,000         |
| Permits & registration            | -\$1,200         |
| Factoring (~2.5%)                 | -\$2,100         |
| Tolls, parking, supplies          | -\$2,400         |
| Phone, accounting, load board     | -\$1,500         |
| <b>Net operating income</b>       | <b>\$40,000</b>  |
| Self-employment tax (15.3%)       | -\$6,120         |
| <b>Take-home (pre income tax)</b> | <b>~\$33,880</b> |

Model: [smallfleethq.com/owner-operator/box-truck-business](https://smallfleethq.com/owner-operator/box-truck-business) (May 22, 2026). Example, not a promise.

## Cargo van (financed)

| LINE ITEM                         | YEAR 1           |
|-----------------------------------|------------------|
| Gross revenue                     | \$84,000         |
| Fuel                              | -\$16,000        |
| Insurance                         | -\$7,000         |
| Van payment                       | -\$7,200         |
| Maintenance, tires, repairs       | -\$5,000         |
| Permits, registration, parking    | -\$1,500         |
| Factoring (~2.5%)                 | -\$1,400         |
| Tolls                             | -\$1,800         |
| Phone, accounting, load board     | -\$1,600         |
| <b>Net operating income</b>       | <b>\$42,500</b>  |
| Self-employment tax (15.3%)       | -\$6,503         |
| <b>Take-home (pre income tax)</b> | <b>~\$35,997</b> |

Model: [smallfleethq.com/owner-operator/cargo-van-business](https://smallfleethq.com/owner-operator/cargo-van-business) (Jun 25, 2026). Example, not a promise.

### THE TRAP

**Living off the gross.** Self-employment tax and quarterly estimates are not optional. On this model that is ~\$6,100–\$6,500 gone before income tax — set it aside every week or it will bury you in April.

Operators who lock in steady direct accounts clear roughly **\$55,000–\$75,000** take-home (box truck) or **\$50,000–\$65,000** (van); the ones who chase cheap board loads with no plan often lose money. Same sources.

# The only number that matters.

Gross tells you nothing. This is what it actually costs to move one mile in a non-CDL 26’ diesel box truck — including a wage for you.

| COST COMPONENT        | PER MILE      | WHY                                                |
|-----------------------|---------------|----------------------------------------------------|
| Fuel                  | \$0.63–\$0.78 | 8–10 mpg at \$6.276/gal diesel                     |
| Maintenance & repairs | \$0.10–\$0.20 | Oil, brakes, belts; medium-duty parts              |
| Tires                 | \$0.03–\$0.05 | Six-tire truck                                     |
| Fixed ÷ miles         | \$0.30–\$0.55 | Payment, insurance, permits, spread over all miles |
| Your pay              | \$0.40–\$0.55 | Pay yourself, or the truck only looks profitable   |
| All-in cost / mile    | \$1.46–\$2.13 | Before profit, before income tax                   |

truckmargin.com/box-truck-cost-per-mile-calculator (Oct 20, 2026); diesel \$6.276/gal = U.S. EIA on-highway average, week of Oct 19, 2026. Planning ranges, not market rates.

## Why a \$2.50/mile load can still lose money

Say a load pays **\$750 for 300 paid miles** — a clean \$2.50/mile. But you drive 100 miles empty to get there and 100 back. Now it's 500 total miles, and your true rate is **\$1.50/mile** against a \$1.65 cost. You just paid to work.

| UNPAID MILES | TOTAL MILES | REVENUE / TOTAL MILE | PROFIT AFTER COSTS |
|--------------|-------------|----------------------|--------------------|
| 0            | 300         | \$2.50               | \$255.00           |
| 50           | 350         | \$2.14               | \$172.50           |
| 100          | 400         | \$1.88               | \$90.00            |
| 150          | 450         | \$1.67               | \$7.50             |

truckmargin.com worked scenarios; cost \$1.65/total mile including owner pay. Add every unpaid mile the job requires.

### THE HABIT

**Price every load by total miles, not paid miles.** Before you accept: (1) what are my total miles including pickup and return? (2) does the pay beat my all-in cost on *those* miles? If no, it is not a load — it is a favor.

# Every filing, in the right order.

The dependencies are real: your MC won’t activate without the BOC-3 and insurance, insurance can’t be filed before it binds, and IRP plates can’t issue without a stamped 2290. Stack it in this order or the whole thing stalls.

Not legal, tax, or financial advice. Structure and filing rules vary by state — confirm yours with a professional before you file or spend.

| #  | STEP                      | COST            | NOTES                                                                   |
|----|---------------------------|-----------------|-------------------------------------------------------------------------|
| 1  | Form an LLC               | \$50–\$300      | Single-member is standard; name must match every later filing           |
| 2  | Get an EIN                | \$0             | Free, 5 minutes at irs.gov — opens the bank account                     |
| 3  | USDOT + MC authority      | \$300           | Via FMCSA’s Motus system; the USDOT number itself is free               |
| 4  | File the BOC-3            | \$30–\$80       | Process agent in every state — without it the MC stays inactive         |
| 5  | Bind insurance            | \$6k–\$18k      | Liability \$750k min; cargo \$100k broker-required; broker files BMC-91 |
| 6  | Pay UCR                   | \$90            | Annual, due Dec 31; bracket-1 fee                                       |
| 7  | Drug & alcohol consortium | \$250–\$350     | Required before first dispatch; includes pre-employment test            |
| 8  | Register IFTA             | \$20–\$50       | Base state; license + 2 decals, 1–3 weeks                               |
| 9  | Form 2290 + IRP plates    | \$1,500–\$3,500 | HVUT up to \$550; stamped Schedule 1 needed for IRP                     |
| 10 | State permits             | \$250–\$1,000   | NY HUT, KY KYU, NM, OR weight-mile, if you run those states             |

|                           |                  |                                                      |
|---------------------------|------------------|------------------------------------------------------|
| To your authority running | \$4,000–\$13,000 | Full first year: \$15,000–\$32,000 (not incl. truck) |
|---------------------------|------------------|------------------------------------------------------|

[fasttruckingcompliance.com/guides/owner-operator-startup-checklist](https://fasttruckingcompliance.com/guides/owner-operator-startup-checklist) (updated Oct 24, 2026); box-truck insurance \$6k–\$15k first year ([truckinginsuranceservices.com/blog/is-amazon-relay-worth-it](https://truckinginsuranceservices.com/blog/is-amazon-relay-worth-it), 2026); new-carrier premiums \$12k–\$18k/yr and experienced \$8k–\$14k/yr ([relay.amazon.com/blog/intro-to-amazon-relay/understanding-amazon-relay-insurance-requirements](https://relay.amazon.com/blog/intro-to-amazon-relay/understanding-amazon-relay-insurance-requirements), Feb 2026). Insurance is the dominant line.

THE MISTAKE THAT COSTS THE MOST

**Non-CDL does not mean unregulated.** If you haul freight for hire *across state lines*, you need a USDOT number and MC authority no matter what the truck weighs. A 16’ box truck running paid freight Ohio→Indiana needs authority exactly like a tractor-trailer. Intrastate rules vary by state.

SECTION 2, CONTINUED — THE TRUCK DECISION

Pick the truck the work wants.

| SIZE | TYPICAL GVWR | CDL? | BEST FOR                                      | USED PRICE  |
|------|--------------|------|-----------------------------------------------|-------------|
| 16'  | ~14,000 lb   | No   | Last-mile, small parcel, urban routes         | \$15k–\$28k |
| 24'  | ~25,500 lb   | No   | Furniture, mixed local freight, LTL           | \$20k–\$38k |
| 26'  | 25,995 lb    | No   | Amazon Relay, LTL, furniture, max flexibility | \$25k–\$48k |

**The 25,995 trick:** a CDL is mandatory at 26,001 lb GVWR, so most 26’ trucks are built at exactly 25,995 lb to stay under it. Read the door-jamb sticker before you buy — a 26’ truck rated 26,000 lb needs a CDL. And pay **\$150–\$300** for a pre-purchase inspection: it catches the \$6,000 transmission the seller won’t mention.

[smallfleethq.com/owner-operator/26ft-box-truck](#) and [/box-truck-business](#) (May 2026).

SECTION 3 — PLATFORM CHEAT SHEET

Where the work actually comes from.

Your equipment decides which platforms will even talk to you. Match the truck to the door.

| PLATFORM                                         | EQUIPMENT                                           | WHAT IT PAYS                                              | THE CATCH                                                                          |
|--------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------|
| <b>Amazon Relay</b><br>Contracted middle-mile    | 26'/16' box (tuck-under liftgate) · semi · trailers | Box truck ~\$1.50–\$2.50/mi; paid weekly (Sun–Sat)        | <b>Cargo vans NOT allowed.</b> DOT active 180 days + MC + \$1M auto / \$100k cargo |
| <b>Curri</b><br>On-demand industrial             | Cargo van · Sprinter · box truck                    | Shown before you accept; scales with miles, vehicle, load | Construction/industrial freight; photos required both ends                         |
| <b>GoShare</b><br>Local project delivery         | Cargo van · pickup · box truck                      | Box truck advertised avg up to \$188/hr                   | Gig-style; paid ~4 business days after                                             |
| <b>Roadie / RoadieXD</b><br>Gig + blocks         | Personal vehicle · cargo van                        | ~\$2.10/mi gross avg (median \$1.58); XD blocks \$108+    | Small loads; pay varies widely; some runs very cheap                               |
| <b>Uber Freight</b><br>Digital marketplace       | Semi · power-only                                   | Power-only owner-op ~\$1.50–\$3.00/mi                     | Upfront pricing, no haggling; book fast or lose it                                 |
| <b>Load boards</b><br>DAT · Truckstop · Sylectus | All                                                 | Market rate, whatever you can negotiate                   | More deadhead than contract work; subscription cost                                |

[relay.amazon.com/faq](#) (2026) · [help.curri.com](#) (Aug 24, 2026) · [goshare.co/drivers](#) · [gridwise.io/blog/how-much-do-roadie-drivers-make](#) (2025) · [freightwaves.com/checkpoint/power-only-owner-operator-jobs](#) (May 27, 2026) · [truckinginsuranceservices.com](#). Pay ranges are planning figures, not guarantees.

## PLATFORM OF THE WEEK — THE BOX-TRUCK PLAY

# Amazon Relay, decoded

If you run a box truck, this is the one to study. It's contracted B2B linehaul between Amazon facilities, booked in the Relay app — steady miles, no rate haggling, weekly pay.

DOT ACTIVE

**180+ days**

AUTO LIABILITY

**\$1M**

CARGO

**\$100k**

APPROVAL

**1–3 wks**

Also needs: MC number, a "Carrier" entity Authorized for Property & For Hire, an FMCSA rating of Satisfactory/None/Not Rated, and BASIC scores under threshold. New-carrier insurance runs **\$12k–\$18k/yr**; experienced carriers \$8k–\$14k. Apply early — the 180-day clock runs on your DOT number, not your application.  
[relay.amazon.com/faq](https://relay.amazon.com/faq) and [/blog](https://relay.amazon.com/blog) insurance requirements (Feb 13, 2026).

## SECTION 4 — RATE & FUEL MATH

# Don't leave money on the lane.

A fuel surcharge (FSC) is extra pay on top of the base rate that rises and falls with diesel. The formula every contract uses:

$$\text{Surcharge / mile} = (\text{current diesel} - \text{base peg}) \div \text{contract MPG}$$

Floored at \$0 — never negative. Peg and MPG are set in the contract.

**Worked example.** Contract peg \$1.25/gal, MPG 6.5, diesel today \$6.276:  $(6.276 - 1.25) \div 6.5 = \text{\$0.77/mile}$  of surcharge on top of your linehaul. On a 300-mile run that's **\$232** that isn't in the base rate. If you booked "all-in" without pricing fuel separately, that is the money you left on the lane.

Formula: [truckmargin.com/fuel-surcharge-calculator](https://truckmargin.com/fuel-surcharge-calculator) (2026). Diesel: EIA on-highway average, week of Oct 19, 2026.

## THREE HABITS THAT PAY

**1. Price by total miles.** Include every empty mile in the math (Section 1). **2. Know your break-even cold.** If you don't know your all-in cost/mile, you're guessing on every load. **3. Factoring beats waiting.** Factors advance 80–95% of an invoice in 24–48 hours for a 1–4% fee — worth it when the alternative is missing payroll.

[baystreetlending.com](https://baystreetlending.com) freight factoring rates (Oct 2026); [smallfleethq.com/factoring/explained](https://smallfleethq.com/factoring/explained).

# Week by week to your first paid load.

## W1 Set the foundation

Form the LLC, get your EIN, open a business bank account. Pick your business model *before* you shop for a truck — the model decides what truck you need.

Cost: \$50–\$300 · Timeline: 1–3 days

## W2 Get authority + insurance

File USDOT + MC in Motus, file the BOC-3 the same day, bind insurance so your broker files the BMC-91. Your authority grants once the BOC-3 and insurance are on file and the protest window passes.

Cost: ~\$300 + insurance · Timeline: 3–6 weeks processing

## W3 Clear compliance

Pay UCR, enroll in a drug consortium, register IFTA, file Form 2290 and apply for IRP plates, add any state permits. Line up factoring so you're not broke before invoice one.

Cost: \$1,500–\$4,000 · Timeline: 1–3 weeks

## W4 Book the load

Confirm your authority shows granted with the BOC-3 and insurance on file, then book. Price it by total miles, screenshot the rate confirmation, and start your bookkeeping on day one — the new-entrant audit hits at month 12–15.

Cost: \$0 · The first invoice is the finish line

### FIRST-LOAD CHECKLIST

Rate confirmation saved · total miles (loaded + empty) written down · pay vs. all-in cost checked · fuel surcharge confirmed separate · delivery photos taken · invoice submitted same day. Do all six and your first load teaches you your real cost per mile.

## What next

Once you're running, the game is **miles per dollar**, not miles per day: fewer empty legs, better-paying direct accounts, and a paid-off truck. The weekly Playbook tracks the numbers that move those — spot rates, diesel, and one platform that actually pays.

# Three things to set up before you run a mile.

**Affiliate disclosure:** the factoring programs below pay us a referral commission when a driver signs up and funds invoices — that's what keeps this kit and the newsletter free. We recommend them because they're worth it; always compare providers yourself.

## 1. Factoring — get paid in 24–48 hours, not 30–60 days

Factors advance 80–95% of an invoice within a day or two for a 1–4% fee. The referral economics here are real — and they're why we can keep this free:

| PROGRAM                 | WHAT YOU GET                                                              |
|-------------------------|---------------------------------------------------------------------------|
| Porter Freight Funding  | \$300 per funded referral · up to \$1,000/yr · lifetime commission option |
| FactorLoads             | 7% of profit for 3 years, or \$250 one-time                               |
| Express Freight Finance | ~\$200 per first invoice · lifetime monthly commission                    |

[porterfreightfunding.com/partner](http://porterfreightfunding.com/partner) · [factorloads.com](http://factorloads.com) · [expressfreightfinance.com/referral-partner](http://expressfreightfinance.com/referral-partner) (2026).

## 2. Fuel card

Recurring per-gallon savings at the pump plus a cash-flow float. On a truck burning 8–10 mpg, a few cents a gallon is real money every month.

## 3. Commercial insurance shopping

New-authority premiums swing thousands of dollars between brokers for identical coverage. Quote at least three, and quote the \$1M limit up front so a good contract doesn't force you to re-shop the week it asks for proof.

## **This was the starter kit. The Playbook is the weekly desk.**

**Every week: where the money is — spot rates and diesel, one platform that actually pays, and one money move you can run today. Free, always.**

**→ [Subscribe at thedriverplaybook.com](https://thedriverplaybook.com)**

### **Sources**

[smallfleethq.com/owner-operator/box-truck-business](https://smallfleethq.com/owner-operator/box-truck-business) (May 22, 2026) · [/cargo-van-business](#) (Jun 25, 2026) · [/26ft-box-truck](#) (May 22, 2026) · [truckmargin.com/box-truck-cost-per-mile-calculator](https://truckmargin.com/box-truck-cost-per-mile-calculator) (Oct 20, 2026) · [truckmargin.com/fuel-surcharge-calculator](https://truckmargin.com/fuel-surcharge-calculator) (2026) · [fasttruckingcompliance.com/guides/owner-operator-startup-checklist](https://fasttruckingcompliance.com/guides/owner-operator-startup-checklist) (Oct 24, 2026) · [truckinginsuranceservices.com](https://truckinginsuranceservices.com) (2026) · [relay.amazon.com/faq](https://relay.amazon.com/faq) and [/blog](#) (2026) · [help.curri.com](https://help.curri.com) (Aug 24, 2026) · [goshare.co/drivers](https://goshare.co/drivers) · [gridwise.io/blog/how-much-do-roadie-drivers-make](https://gridwise.io/blog/how-much-do-roadie-drivers-make) (2025) · [freightwaves.com/checkpoint/power-only-owner-operator-jobs](https://freightwaves.com/checkpoint/power-only-owner-operator-jobs) (May 27, 2026) · [baystreetlending.com](https://baystreetlending.com) freight factoring (Oct 2026) · U.S. EIA on-highway diesel, week of Oct 19, 2026 · [porterfreightfunding.com/partner](https://porterfreightfunding.com/partner) · [factorloads.com](https://factorloads.com) · [expressfreightfinance.com](https://expressfreightfinance.com).

**Numbers change — confirm before you book, sign, or spend.** This kit is educational, not financial, legal, or tax advice. Every model figure is an example, not a promise.