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FREE WORKSHEET

Job pricing worksheet

Your overhead rate, one job's costs, and the margin arithmetic, on one page.

A. Your overhead rate (do this once a year)

Yearly overhead: insurance, vehicle, phone, software, rent, accounting, advertising, tools	
Billable hours you expect to work in a year	
Overhead per billable hour (first ÷ second)	

B. This job

Estimate line	Materials	Hours	Labor cost (hours × rate)	Overhead (hours × A)	Line cost
Total					

Add waste (often 5–15% on cut materials), delivery and disposal to the materials column.

C. The price

Line price = line cost ÷ (1 - target margin). Target margin: _____ %

Target margin	Divide cost by	Same as a markup of
10%	0.90	11.1%
15%	0.85	17.6%
20%	0.80	25.0%
25%	0.75	33.3%
30%	0.70	42.9%
40%	0.60	66.7%

D. Before you send it

- [ ] Every line carries its own overhead and margin
- [ ] Hours checked against a similar past job
- [ ] Material prices current, and the valid-until date shorter than the supplier's price hold
- [ ] If the price is too high, scope reduced rather than margin

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