The Starving-Crowd Test for Your ZIP Codes

Run each ZIP you would actually drive to. All three answers have to be yes before you spend a dollar on that area.

The three ZIP codes you will actually drive to, and the drive time to the far edge of each one.

Pain: the urgent work in these ZIPs — what breaks, in which month, and how fast they need it fixed.

Purchasing power: housing stock, equipment age, and what tells you these houses can write the check.

Targetability: the exact list, street, subdivision or manager you can reach again next month for free.

Your Homeowner Avatar

Write it as one person, not a segment. Use their words — the ones they said on the phone, not the ones you would use.

Who they are: the house, the age of the system, who else lives there, what they do for a living.

What they are afraid of when a stranger opens the panel. Write the fear, not the objection.

What they typed into a search bar at eleven at night before they called anybody.

What they already tried, and what the last contractor did or failed to do.

Personal Runway Worksheet

Real numbers off the bank app. Total the column, divide your savings by it, and write the number of months at the bottom.

MONTHLY PERSONAL EXPENSE	AMOUNT	COVERED BY (SAVINGS / SPOUSE / SIDE INCOME)

Demand by Month — HVAC

The index is national search demand for this trade. Read the shape, not the decimals, then pencil in what your own slow months look like.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.86			
Feb	0.89			
Mar	0.95			
Apr	0.91			
May	0.90			
Jun	1.07			
Jul	1.10			
Aug	1.16			
Sep	1.13			
Oct	1.00			
Nov	1.02			
Dec	1.04			
Year				

Demand index: 1.00 = an average month for this trade nationally (source in Resources). Your ZIP will differ — pencil your own index in the slow and busy months.

Dream Outcome Builder

Write one sentence the homeowner would say out loud: result, timeframe, feeling. Then cut every word of trade language.

The result, in their words — what is different about the house when you are finished.

The timeframe they care about, and the date you can actually hit without lying.

The feeling underneath it — what they get to stop worrying about.

Your sentence, written out, then read aloud to somebody outside the trade.

Obstacle → Solution Map

Fifteen reasons this homeowner does not buy, sorted into the four categories, each one reversed into a piece of your offer.

#	WHAT STOPS THE HOMEOWNER	CATEGORY	HOW YOUR OFFER REMOVES IT
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

Your Value Stack

Score every component twice. High value and low cost stays in the core; good but expensive becomes a bonus; the rest gets cut.

COMPONENT	PROBLEM IT SOLVES	VALUE TO THEM	COST TO YOU	KEEP / BONUS / CUT

Guarantee and Offer Name

Bound it to the work you performed. Write the exclusions in the same box, in the same size type, before anybody signs.

What you will guarantee: the specific failure, your response time, and how long it lasts.

What is excluded, said plainly — pre-existing duct, electrical, drainage or insulation you documented.

What you do when the manufacturer's warranty is the answer instead of yours.

Three names for the offer. Say each one out loud before you write it down.

Service Area and Jobs You Will Not Do

Draw the circle, then defend it. Every job outside it costs you the drive twice, and nobody pays for either half.

Your radius or drive time, and the three ZIP codes at the centre of it.

The ideal customer: the house, the system age, who they are, why they would call you twice.

Jobs you will not do — the equipment, the fuel type and the customer type you turn down, and who you refer them to.

What it costs you when you break your own rule: drive time, missed calls, the job you could not reach.

Ten-Competitor Scan

Search your ZIP the way a homeowner would and record what a stranger sees, not what you know from the supply house.

COMPANY	GOOGLE RATING	REVIEWS	PRICE SIGNAL	THEIR PROMISE	GAP YOU CAN OWN

Your One-Liner and Positioning Statement

Problem, then plan, then success. The homeowner is the hero of it; you are the guide who actually shows up.

The problem in their language — what happens to them in the week before you exist.

The plan: three named steps simple enough that they can repeat them back to you.

The success — what their week looks like afterwards, in one plain sentence.

Your one-liner, written as a paragraph you can say on a porch without reading it.

Entity, EIN and Bank Setup

Work top to bottom. Nothing here needs a customer, and all of it needs doing before the first invoice.

- [ ] Choose the entity with your accountant — sole proprietor, LLC, or LLC taxed as an S-corp once profit justifies payroll. DATE ____
- [ ] File with your Secretary of State and store the stamped copy where you can find it in five minutes. DATE ____
- [ ] Get the EIN directly from the IRS site. It is free and it takes minutes; nobody needs to charge you for it. DATE ____
- [ ] Open a business checking account using the EIN and the filed paperwork. Never run a job through your personal account, not even the first one. DATE ____
- [ ] Get a business card or debit card and use it for every supply-house ticket, with no exceptions. DATE ____
- [ ] Register the state and local tax accounts your accountant says apply to you — sales tax, use tax, local occupational tax. DATE ____
- [ ] Ask your accountant in writing whether your state taxes labor, equipment, or the whole invoice. DATE ____
- [ ] Set up bookkeeping before the first invoice goes out, not after the first quarter closes. DATE ____
- [ ] Register the business name and buy the matching domain on the same day, before somebody else does. DATE ____
- [ ] Get a business phone number that is not your personal cell, and decide now who answers it while you are in an attic. DATE ____
- [ ] Move the tax percentage your accountant gives you into a separate account every single time you get paid. DATE ____
- [ ] Put the entity name, licence number and phone number on the truck, the invoice and the website — identically, every time. DATE ____

License Requirements by State — HVAC

Find your state, then call the board and confirm it. Fees and exam rules change more often than any printed table can keep up with.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	Yes	Master HVAC Contractor (or Journeyman HVAC Mechanic to work under one)	KY Dept. of Housing, Buildings and Construction — Division of HVAC	$250–$400	Yes
Texas	Yes	Air Conditioning and Refrigeration (ACR) Contractor License	Texas Department of Licensing and Regulation (TDLR)	$115	Yes
California	Yes	C-20 Warm-Air Heating, Ventilating and Air-Conditioning Contractor	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	Yes	Certified Air Conditioning Contractor (Class A/B/C)	Florida DBPR / Construction Industry Licensing Board (CILB)	$145–$245	Yes
New York	No statewide	—	Check city / county	—	No
Pennsylvania	Yes	Home Improvement Contractor (HIC) Registration	PA Office of Attorney General	$100	No
Illinois	No statewide	—	Check city / county	—	No
Ohio	Yes	HVAC Contractor (Heating, Ventilating, Air Conditioning and Refrigeration)	Ohio Construction Industry Licensing Board (OCILB)	$300	Yes
Georgia	Yes	Conditioned Air Contractor (Class I/II)	Georgia State Construction Industry Licensing Board (Title 43, Ch. 14)	$210–$342	Yes
North Carolina	Yes	Heating Group Contractor (H-1/H-2/H-3)	NC State Board of Examiners of Plumbing, Heating and Fire Sprinkler Contractors	$250–$400	Yes
Michigan	Yes	Mechanical Contractor License	Michigan LARA / Bureau of Construction Codes — Skilled Trades Licensing Section	$300	Yes

Federal: EPA Section 608 Technician Certification (any technician who opens, services, maintains, repairs, or disposes of equipment containing regulated refrigerants (federal law, Clean Air Act Title VI / 40 CFR Part 82 Subpart F) — required nationwide regardless of state licensing). Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

Quote every line before you need one. The last column is where your own numbers go once the agent calls back.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$636–$2,316	Damage or injury you cause to others	
Workers comp	1.8–16.25 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$1,164–$4,908	The truck and what it hits	
Bond	$10,000–$25,000	License/surety bond requirements are set state-by-state as part of contractor licensing (e.g. Illinois-style boards require $10,000; larger commercial bonds run to $25,000+); HVAC is explicitly named among the bonded trades. Annual premium is typically 1-5% of the bond face value depending on credit.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three carriers per line, minimum. Record limits and deductible, not just premium — the cheap quote is usually cheap for a reason.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

One paid hour each. Take this page in with you and write the answers in the margin as they talk.

- [ ] Which entity fits what I actually do, and when does an S-corp election start saving me more than it costs to run? DATE ______
- [ ] What does a qualifier or master-of-record arrangement obligate each of us to, and how does either side unwind it? DATE ______
- [ ] What does my state require me to put in writing before I start work in an occupied home? DATE ______
- [ ] Does my state give homeowners a cancellation window on in-home sales, and how exactly do I comply with it? DATE ______
- [ ] What are my lien rights here, what notice must I send, and by what deadline? DATE ______
- [ ] What change-order language do I need so that a verbal approval never binds me? DATE ______
- [ ] What does my warranty wording actually obligate me to do, and for how long? DATE ______
- [ ] What must I verify about a subcontractor's insurance before they set foot on one of my jobs? DATE ______
- [ ] Accountant: does my state tax labor, equipment, or the whole invoice — and who is responsible for remitting it? DATE ______
- [ ] Accountant: what do I have to track from day one so that the first tax year is not a search party? DATE ______
- [ ] Accountant: what are the tests here that decide whether my first helper is a subcontractor or an employee? DATE ______
- [ ] Accountant: when do I switch from owner draws to payroll, and what does that add per month? DATE ______

Equipment Budget — HVAC

Day-one items are marked. Price each one at your own supply house and write the real number in, then total the essentials.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Digital/analog refrigerant manifold gauge set	$241	$350	Yes		
2-stage refrigerant vacuum pump (5-7 CFM)	$327	$526	Yes		
Electronic refrigerant leak detector	$228	$500	Yes		
HVAC digital clamp meter / multimeter	$350	$600	Yes		
Flaring tool kit	$125	$379	Yes		
Refrigerant tubing cutter	$35	$150	Yes		
Digital micron vacuum gauge	$193	$550	Yes		
Brazing/soldering torch kit	$200	$500	Yes		
Refrigerant charging hose set	$102	$200	Yes		
Refrigerant recovery/fast-evacuation equipment	$900	$1,116	Yes		
Duct sealant and foil tape starter kit	$20	$60	Yes		
Tube expander / swage tool	$54	$100	Later		
Valve core removal tool	$80	$81	Later		
AC/HP condenser line flush and install kit	$117	$198	Later		
Essential equipment	**$2,721**	**$4,931**			

Ranges are retail prices at the time of research (sources in Resources). Used and rental are the day-one shortcuts.

Total Startup Budget

Carry the essential equipment total down from the previous page, then fill the blanks. The reserve line is not optional.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$2,721	$4,931	
Used half-ton pickup truck (2019 model, ~6-7 years old)	$16,500	$22,500	
General liability, year one	$636	$2,316	
Launch marketing	$1,500	$5,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$21,357**	**$34,747**	

Funding Sources

Rank by cost and risk, not by how fast the money arrives. Anything secured by your house goes on the bottom line or nowhere.

SOURCE	AMOUNT AVAILABLE	COST (RATE / EQUITY / FAVOR)	SPEED	USE IT?

Client-Financed Acquisition Plan

Trace one customer through their first thirty days. If the cash they leave behind funds the next one, you can grow without a lender.

What you collect from one customer in their first thirty days, and on which days it arrives.

What it costs you to find that customer, and what it costs you to serve them.

The gap between those two, and what you will spend it on before you spend it on yourself.

Your collection rules: deposit size, when the balance is due, and what you will never do on terms.

Typical Jobs and Price Ranges — HVAC

Published ranges for the jobs you already know how to do. The last column is your book price, and it should not be the low end.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
AC repair (diagnose + repair, non-major-component)	$250	$700	2	$350	
Furnace repair	$133	$505	2	$253	
HVAC maintenance tune-up visit	$150	$350	1	$350	
Thermostat installation/replacement	$85	$300	1.5	$200	
Full HVAC system replacement (furnace + central AC, avg. home)	$5,000	$12,500	8	$1,563	

Crews in this trade bill $75—$175 an hour (flat pricing). Technicians earn $29—$33 an hour.

Good / Better / Best Builder

Fill the Best column first — but it goes on the table after the readings, never before them. Then work leftward.

	GOOD	BETTER	BEST
Name			
What is included			
What is left out			
Price			
Guarantee			
Who buys it			
Anchor shown first?			

Break-Even Hourly Rate

Real monthly numbers. Billable hours means hours somebody pays for, not hours you were awake and working.

LINE	MONTHLY AMOUNT	NOTES
Your pay		
Insurance		
Vehicle + fuel		
Software + phone		
Tools + repairs		
Marketing		
Other fixed		
TOTAL monthly nut		
Billable hours per month		
Break-even hourly = nut ÷ hours		
Target margin %		
Your rate = break-even ÷ (1 – margin)		

Markup vs Margin Table

Run your ten most common parts and jobs through this once. The fourth column is the one that pays your mortgage.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

The first thing a stranger buys. Cheap enough to say yes to, real enough to be worth it, and it reveals the next problem honestly.

What the attraction offer is, what you measure, and what the homeowner physically keeps afterwards.

Its price, and whether it is credited against the repair if they go ahead the same day.

The next problem it reliably reveals, and the offer that solves that one.

What you say when the honest answer is that nothing is wrong.

Upsell and Downsell Plan

Decide this at the kitchen table on a calm day, so you are reading a plan later instead of negotiating with yourself.

Five upsells you can perform on the same visit with no second trip and no special order.

The safety item you never skip, and the sentence you use to explain why it is not optional.

Your downsell ladder: what you change about how they pay.

Your downsell ladder: what you change about what they get — and what you will never discount.

Continuity or Referral Plan

This trade has real continuity. Write the agreement out line by line, then write how you will remember to renew it.

PLAY	WHAT THEY GET	PRICE / REWARD	WHEN YOU OFFER IT	TARGET TAKE-RATE

Job-Start Checklist

The first two minutes decide the review. Run this every time, including on the small jobs and on people you know.

- [ ] Text sent when the truck left, with your name and the window you are hitting. DATE
- [ ] Park where you are not blocking anyone in, and knock rather than lean on the bell. DATE
- [ ] Shoe covers on before the threshold, drop cloths down on any path you will walk twice. DATE
- [ ] Confirm out loud what they called about and what you are about to do, and how long it will take. DATE
- [ ] Photograph pre-existing damage, stains and rusted equipment before you touch a panel. DATE
- [ ] Ask where the thermostat, the electrical panel, the attic access and the outdoor unit are, and whether there is a dog. DATE
- [ ] Confirm the permit is pulled and posted where the work requires one. DATE
- [ ] Lay out tools on a mat, not on the customer's floor or their furniture. DATE
- [ ] Verify power is off and locked before you open anything energised. DATE
- [ ] Take the diagnostic readings before you form an opinion, and write them down as you go. DATE

Job-Close Checklist

The last five minutes decide whether they call you again. Nothing here takes longer than the drive home.

- [ ] Record startup readings on the invoice: superheat, subcooling, static pressure, temperature split, amp draw. DATE
- [ ] Confirm the condensate drain runs and the safety switch actually shuts the system down when tripped. DATE
- [ ] Set the thermostat back the way they had it and confirm the system runs through a full cycle. DATE
- [ ] Old equipment, packaging and scrap removed from the property, not stacked beside the house. DATE
- [ ] Floors vacuumed, drop cloths up, filters dated and written on. DATE
- [ ] Walk them through what you did, in their words, and what to watch for over the next week. DATE
- [ ] Leave the written warranty with the exclusions on the same page in the same size type. DATE
- [ ] Leave the signed inspection card, or the date the inspection is scheduled. DATE
- [ ] Collect payment before you leave the driveway, and email the invoice from the truck. DATE
- [ ] Ask for the review out loud while you are still standing there, and offer the maintenance agreement. DATE
- [ ] Set a reminder to text them in two days and ask whether everything is still right. DATE

Family Worksheet

The licence ladder, the qualifier arrangement, permits and inspections. Answer in writing, then verify each one with your board.

Which rung you are on today, what the next one requires in hours and exams, and who signs off on your hours.

If you are working under a qualifier: who, what it obligates each side to, and how either of you ends it.

Which jurisdictions you work in, who issues mechanical permits in each, and what each one costs.

The inspection list for a changeout in your jurisdiction, written out before your first inspection.

Equipment Log

Everything you own, what it cost, and when it was last serviced. Pump oil and recovery machine service go on here.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

Everybody in your phone, plus the trades beside you. Do not use a list that belongs to a former employer.

#	NAME	HOW YOU KNOW THEM	CONTACTED	RESPONSE	REFERRAL?
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

Your Warm 100 — 2 of 2

#	NAME	HOW YOU KNOW THEM	CONTACTED	RESPONSE	REFERRAL?
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					
41					
42					
43					
44					
45					
46					
47					
48					
49					
50					

Lead Magnet Plan

It solves one narrow problem completely, and the solving of it reveals the next problem your real offer handles.

ELEMENT	YOUR ANSWER
Narrow problem it solves	
Type (reveal / sample / one step)	
Delivery format	
Name (test three)	
Time to consume	
The next problem it reveals	
The offer that solves it	

LTGP : CAC Worksheet

Lifetime gross profit against acquisition cost. Under three to one, do not scale spend. Fill it in from your own last thirty days.

LINE	AMOUNT	HOW YOU GOT IT
Average job price		
Gross margin %		
Gross profit per job		
Jobs per customer (lifetime)		
LTGP		
Marketing spend last 30 days		
New customers last 30 days		
CAC		
LTGP : CAC		

Rule of 100 — Daily Tracker

One of the four every working day. A blank week is not bad luck, it is a receipt.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Cold reaches												
Warm reaches												
Content minutes												
Ad minutes / dollars												
Follow-ups sent												
Estimates booked												

WEEK NOTES

Estimate Visit Checklist

Run it in order. The order is what removes the doubt; improvising is what makes you sound like everybody else.

- [ ] Look up the address and the neighbourhood before you knock, so you know the housing stock and the likely system. DATE
- [ ] Arrive inside the window you gave, and text when you leave for the job. DATE
- [ ] Shoe covers on, drop cloth down, dog and children accounted for. DATE
- [ ] State your name, your company and your licence number once, then stop talking about yourself. DATE
- [ ] Ask the situation and problem questions before you form an opinion out loud. DATE
- [ ] Ask the implication and payoff questions — but only about problems you can honestly solve. DATE
- [ ] Take the readings, write them down, and show them the meter. DATE
- [ ] Explain what the number means in their language before you mention any price. DATE
- [ ] Present three written options on one page, best first — and never a system price before the readings. DATE
- [ ] Hand the page over and be silent. Let them read it. DATE
- [ ] Propose exactly one next step, specific and dated. DATE
- [ ] Leave the written report whether they buy anything or not. DATE
- [ ] Ask for the review out loud and send the link before you leave the driveway. DATE
- [ ] Offer the maintenance agreement in the same conversation, every time. DATE

Objections and Replies — HVAC

What this trade actually hears, what it really means, and room to write your reply in your own words.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
Your price is a lot higher than the other quote I got.	I cannot tell what is different between these two pieces of paper, so the only thing left to compare is the number.	
Can you just add a pound of refrigerant and see if it holds?	I cannot afford a leak search right now and I am hoping to get through this season.	
My brother-in-law can get me the unit at cost. Can you just install it?	I think the box is the expensive part and the labor is the cheap part.	
Do we really need a permit for this? The last guy did not pull one.	I have heard permits cost money and slow things down and I am wondering whether this is you padding the bill.	
The other company said the whole system has to be replaced. You are telling me it is one part.	One of you is wrong or lying, and I have no way to tell which, and that terrifies me.	
Can you do it cheaper if I pay cash?	I am asking whether you will skip the paperwork, and I want to know what kind of company this is.	
I want to think about it.	Something on that sheet does not add up, and I do not want to argue with a stranger in my own kitchen.	
Why do I have to pay a diagnostic fee? Everybody else does free estimates.	I do not want to pay somebody just to walk in the door and tell me nothing.	

Review Request Script

Ask out loud, standing there, before you leave. Write it out and say it until it stops sounding like a script.

Your ask, word for word, including the sentence that invites a complaint privately instead.

How you send the link, from where, and how long after you ask.

What you say when somebody says yes but never leaves one — your one polite follow-up.

What you do the first time you get a bad one, written now while you are calm.

First-Hire Scorecard

Answer with evidence, not feeling. If you cannot write evidence in the third column, the answer is no.

SIGNAL	YES / NO	EVIDENCE
Turning away work weekly		
Working > 55 hours		
Callbacks rising		
Cash covers 8 weeks of wages		
A job description exists		
A training week is planned		
A 90-day exit plan exists		

30 / 60 / 90 Ramp Plan

What they can do alone by each date, and how you will verify it rather than assume it.

MILESTONE	DAY 30	DAY 60	DAY 90

Org Chart at $250k, $500k and $1M

Draw the boxes and put a name or a blank in each. The blanks are your hiring plan for the next two years.

At the first level: who is in the field, who answers the phone, and what you personally still do.

At the second level: what comes off your plate first, and who catches it.

At the third level: how service and install split, and who runs each lane.

The job you want to be doing at the top of that chart, written honestly.

Twelve-Month Forecast

Multiply your realistic average month by each month's index, then lay your fixed costs across it flat and find the gaps.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.86					
Feb	0.89					
Mar	0.95					
Apr	0.91					
May	0.90					
Jun	1.07					
Jul	1.10					
Aug	1.16					
Sep	1.13					
Oct	1.00					
Nov	1.02					
Dec	1.04					
Year						

Demand index: 1.00 = an average month for this trade nationally (source in Resources). Your ZIP will differ — pencil your own index in the slow and busy months.

Cash Flow Log

Weekly. The deposits-held column is money in your account that is not yours yet — track it separately or spend it by accident.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Fixed percentages, moved on a fixed day, into separate accounts. Operating expenses get the remainder, never the priority.

ACCOUNT	TARGET %	THIS MONTH $	ACTUAL %
Income (100%)			
Profit			
Owner pay			
Tax			
Operating expenses			
Materials / subs pass-through			

KPI Scorecard — HVAC

Targets come from multi-truck companies with dispatchers and training. Watch your own line move rather than grading against theirs.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Average ticket, service technician (target 375 USD)												
Service call to maintenance agreement conversion rate (target 30%)												
Gross margin, service department (target 72%)												
Install/replacement sales closing ratio (target 65%)												
Callback rate (target 3.5%)												
First-time fix rate (target 75%)												
Technician productivity (billable utilization) (target 67.5%)												
Maintenance agreement renewal rate (target 67.5%)												
Sales close rate (target 60%)												

WEEK NOTES

Monthly P&L

One row per month. If you cannot fill last month's row by the tenth of this month, fix the bookkeeping before anything else.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One goal: a paid job from a real customer, then another. Everything here serves that and nothing else does.

- [ ] Certification exam booked or card in hand. DATE ____
- [ ] State licence position confirmed with the board by phone. DATE ____
- [ ] Entity filed, EIN pulled, business bank account open. DATE ____
- [ ] General liability bound and the certificate saved where you can email it in a minute. DATE ____
- [ ] Day-one tool list bought. Nothing from the later list. DATE ____
- [ ] Attraction offer written and priced on one page. DATE ____
- [ ] Warm hundred filled in, fifty contacted individually. DATE ____
- [ ] Phone number that reaches a human, plus a booking link. DATE ____
- [ ] Website page answering the four questions homeowners actually type. DATE ____
- [ ] Price book written for the five common jobs. DATE ____
- [ ] First paid job run at book price, not friend price. DATE ____
- [ ] Review asked for out loud and link sent from the truck, on every job. DATE ____

Days 31–60: Get More Cash

Same number of jobs, more money per job. This block is about offers, not about leads.

- [ ] One upsell added and offered on every single call. DATE
- [ ] The safety item you never skip is on the truck in quantity. DATE
- [ ] Maintenance agreement offered on every job, take rate tracked from the first one. DATE
- [ ] One price raised, then twenty calls run and counted before touching another. DATE
- [ ] First install job-costed: quoted, actual, difference. DATE
- [ ] Price book corrected with what the job-costing showed. DATE
- [ ] Downsell ladder written on a calm evening. DATE
- [ ] Rule of 100 tracker unbroken through the busy weeks. DATE
- [ ] Three trades or referral partners contacted with a reason to call you. DATE
- [ ] First month's profit and loss statement produced and read. DATE

Days 61–90: Get the Most Cash

The relationship, the calendar and the constraint. This is where the second year is decided.

- [ ] Maintenance agreements sold deliberately, with a renewal reminder system built the same day. DATE
- [ ] Referral network built on purpose: inspectors, realtors, plumbers, electricians, property managers. DATE
- [ ] First-hire scorecard completed honestly, with evidence in every row. DATE
- [ ] Job description written for the role you actually need, technician or not. DATE
- [ ] Two months of profit and loss statements produced, and the first Profit First transfer made. DATE
- [ ] Deposits and tax sitting in separate accounts, physically. DATE
- [ ] KPI scorecard filled for every week of this block. DATE
- [ ] Demand index reviewed for the coming quarter, with the thin months planned. DATE
- [ ] Every tripwire on the milestones page has a written response beside it. DATE
- [ ] Decision log read from the beginning, and the next review date set. DATE

Milestones and Tripwires

The thing that kills it, the signal it is happening, and the response you wrote while you were still calm.

MILESTONE	TARGET DATE	TRIPWIRE (WHAT TELLS YOU IT IS OFF)	HIT?

Decision Log

What you decided, why, and when you will look at it again. In a year this page is the only honest record you will have.

DATE	DECISION	WHY	REVISIT ON