The Starving-Crowd Test for Your ZIP Codes

One page, one afternoon. Do not fill this in from memory — go look, then come back and write what you actually found.

List the ZIP codes you can reach in 35 minutes. Beside each, write the decade most of the housing was built and how you know.

PAIN: write the exact sentence a homeowner in your area says about their house. Their words, not yours. Where did you hear it?

PURCHASING POWER: what tells you these owners can write a four-figure check without a loan? Name the evidence, not the hunch.

TARGETABILITY: name three ways you can reach these owners on purpose this month for under a tank of gas.

Your Homeowner Avatar

Write about one real person you have met on a job, not a category. If you cannot picture her face, go do three more estimates and come back.

Who is she? Age, house, how long she has owned it, who else lives there, what she does for work.

What is the room, the bill or the moment that finally made her pick up the phone?

What is she afraid of? Write all of it, including the fear she would not say out loud.

What has she already tried, and what did the last contractor tell her?

What would have to be true for her to hand you a deposit at the kitchen table today?

Personal Runway Worksheet

Your household, not the business. Fill every line, including the ones you would rather not look at, then divide your savings by the total. That answer is how many months you get to be brave.

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

Demand by Month — Insulation

The demand index below is real, national, and flatter than you expected. Read the shape, then pencil in what you will actually sell in each month — attic in summer, pre-winter in fall, crawl space in the cold, big-ticket work in the spring lull.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL SELL THAT MONTH
Jan	0.95			
Feb	1.01			
Mar	0.92			
Apr	0.96			
May	0.94			
Jun	1.02			
Jul	1.11			
Aug	0.99			
Sep	1.10			
Oct	0.99			
Nov	0.98			
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

Use her words. If you have not heard a homeowner say it out loud on a job, it does not go on this page.

The sentence a homeowner actually said about her house. Write it in quotes, exactly as she said it.

Rewrite it as a result: what is true about her house when you drive away?

Add the timeframe. How fast, start to finish, and how many days is her house disrupted?

Add the reason it matters: what does she get to do, or stop apologising for, once it is done?

Now the competitor test: would this exact sentence be a lie on the cheapest guy's truck? If not, rewrite it.

Obstacle → Solution Map

Fifteen rows. Every reason a homeowner does not buy, sorted into knowledge, skill, environment or psychology, then reversed into something you actually do. Rows twelve through fifteen are where your competitors quit.

#	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

Every reversal from the map, scored. Keep what she cares about that costs you little, bonus the middle, cut the expensive things she shrugs at — however proud of them you are.

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

Guarantee and Offer Name

Write the guarantee you can honour with a hose and an afternoon, and write the exclusions in the same handwriting.

What exactly do you guarantee? Name the work you performed and the standard it has to hold to.

For how long, and what do you do if it fails? Be specific about who pays for what.

The exclusions, said out loud: what is NOT covered, in plain words you will say at the table.

Three candidate names for the offer. Circle the one a homeowner could repeat to a neighbour without looking at the paper.

Service Area and Jobs You Will Not Do

Decide it now, on paper, while the phone is quiet. Decisions made with a ringing phone in your hand are not decisions.

Your inner ring: the towns and ZIP codes inside a 35-minute drive. List them.

Your outer ring: where you will go only if the job clears a set price. Write the towns AND write the number.

The jobs you will not do, and why. Include the ones you have to stop and refer for safety reasons.

Who you refer those to, by name and phone. Call them this week and ask them to send you the attics.

The neighbourhoods where the houses were all built in the same handful of years. These are your batches — name three.

Drive-Time Economics

Log your next ten jobs. Total hours includes the driving. The last column is what your truck actually earned per hour it was moving or working — and it is the number that quietly decides whether the outer ring is worth it.

JOB / TOWN	ROUND-TRIP DRIVE (HRS)	HOURS ON SITE	PRICE	TOTAL HOURS	PRICE ÷ TOTAL HOURS

Ten-Competitor Scan

One evening, ten companies, their own words. Copy the exact promise off their homepage. When you are done, the empty column on the right is your positioning.

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

Your One-Liner and Positioning Statement

Problem, plan, result. One breath. No trade words. Say it out loud to somebody who does not do this work before you write the final version.

The problem, in a homeowner's language: what is wrong with houses around here that they cannot see?

The plan: the three or four steps you follow, in the order you do them.

The result: what is different about her house and her life when you drive away.

Now assemble all three into one sentence. Rewrite it until you can say it without reading it.

The one gap you will own, and the four places you will put it this week (van, voicemail, estimate, review request).

Entity, EIN and Bank Setup

Two afternoons, in this order. Date each line as you finish it — the dates are your proof when someone asks when the company started.

- [ ] Business name checked against your Secretary of State's registry and against the domain you want — DATE
- [ ] Entity registered (single-member LLC unless your accountant tells you otherwise) and the filing receipt saved — DATE
- [ ] EIN obtained free from the IRS website, and the confirmation letter saved as a PDF — DATE
- [ ] Business checking account opened, with the entity documents and EIN letter in hand — DATE
- [ ] Second business savings account opened at the same bank for tax and profit set-asides — DATE
- [ ] Business debit card in the truck, personal card out of the truck — DATE
- [ ] Bookkeeping software or a spreadsheet started on day one, not in April — DATE
- [ ] Sales tax question answered by your accountant in writing: taxable on materials, labour, both, or neither — DATE
- [ ] County building department called: local contractor registration required, yes or no — DATE
- [ ] City clerk called: permit required for insulation work, yes or no — DATE
- [ ] Registered agent address confirmed and a plan for where legal mail actually lands — DATE
- [ ] Business phone number that is not your personal cell, forwarded to your cell for now — DATE

License Requirements by State — Insulation

Ten states, current as of the research date in the Resources pages. Find your row, then confirm it with the board before you spend a dollar — these rules move, and the boards publish the moves. Where the answer is no statewide licence, your real requirement is at the county or city level.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	C-2 Insulation and Acoustical Contractor	Contractors State License Board (CSLB)	$650–$800	Yes
Florida	Yes	Certified/Registered Specialty Contractor (Insulation)	Florida DBPR / Construction Industry Licensing Board	$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	No statewide	—	Check city / county	—	No
Georgia	Yes	Residential-Basic Contractor	GA State Licensing Board for Residential and General Contractors (Secretary of State)	$210–$282	Yes
North Carolina	No statewide	—	Check city / county	—	No
Michigan	Yes	Maintenance & Alteration Contractor — Insulation Work	Michigan LARA / Residential Builders' and M&A Contractors' Board	$114–$195	Yes

Federal: EPA Lead-Safe Certified Firm (RRP Rule) (Firms performing insulation work that disturbs painted surfaces (cutting wall/ceiling access, removing old insulation touching painted trim) in housing or child-occupied facilities built before 1978) · BPI Building Analyst Technician certification (Not a legal requirement to install insulation, but many state and utility weatherization / Home Performance with ENERGY STAR rebate programs require BPI-certified installers to qualify jobs for incentive dollars). Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

What each line pays for and what it typically costs a small operation. Fill the right column with your own quotes, at identical limits, or the comparison is meaningless.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$400–$1,200	Damage or injury you cause to others	
Workers comp	5.18–5.42 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$2,556–$9,684	The truck and what it hits	
Bond	$10,000–$25,000	Not universally required for insulation; where a state licensing board ties a bond to the license (e.g. contractor license bonds in general), face value typically runs $10,000-$25,000 for a specialty/residential classification	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three agents minimum, same limits on every quote. Ask each one whether the policy covers damage to the part of the house you were working on — and write down what they say.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Print this, take it in, and let them talk. One prepared hour with each is worth more than a year of asking the internet.

- [ ] Attorney: for the work I do, is a single-member LLC the right structure, and what would change your answer? DATE ______
- [ ] Attorney: what does my state require me to give a homeowner in writing before work starts? DATE ______
- [ ] Attorney: how should deposits be taken and held so that a cancellation does not become a dispute? DATE ______
- [ ] Attorney: when I open an attic and find something that changes the scope, what does the law require before I keep working? DATE ______
- [ ] Attorney: what should my certificate of insurance say, and who should be listed on it? DATE ______
- [ ] Attorney: what is my exposure if a subcontractor I hire damages a customer's home, and how do I reduce it? DATE ______
- [ ] Attorney: what are the rules in my state for a homeowner cancelling a contract signed in their home? DATE ______
- [ ] Accountant: how should this entity be taxed, and at what revenue does that answer change? DATE ______
- [ ] Accountant: what do I owe quarterly, and what happens if I miss one? DATE ______
- [ ] Accountant: what is deductible in this trade that people commonly miss — mileage, tools, the machine, the home office? DATE ______
- [ ] Accountant: how do I pay myself, and how much do I hold back for taxes on every deposit? DATE ______
- [ ] Accountant: when I hire, what changes for payroll, and what does workers comp do to my numbers? DATE ______
- [ ] Both: what do you wish contractors asked you in year one instead of year three? DATE ______

Equipment Budget — Insulation

Retail ranges at the research date. Mark the day-one items you will actually buy, and write what you paid — the rest can be rented, bought used, or deferred until a job pays for it.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Insulation blowing machine (cellulose/fiberglass)	$7,800	$9,687	Yes		
Half-mask respirator with P100 cartridges	$43	$121	Yes		
Disposable Tyvek coveralls with hood (per suit)	$14	$18	Yes		
28 ft. fiberglass extension ladder	$469	$575	Yes		
Rechargeable LED headlamp (attic/crawl-space work)	$20	$44	Yes		
Heavy-duty manual staple gun (batt/faced insulation)	$23	$36	Yes		
DIY spray foam sealant kit (air-sealing before insulating)	$200	$446	Yes		
Retractable utility knife	$8	$17	Yes		
Gel knee pads (crawl-space/attic work)	$17	$40	Yes		
25 ft. tape measure	$8	$25	Yes		
Caulk gun (air-sealing gaps before insulating)	$6	$20	Yes		
Safety glasses	$8	$22	Yes		
Cordless drill/driver kit	$179	$199	Later		
Portable 6-gal. pancake air compressor	$119	$178	Later		
Essential equipment	**$8,616**	**$11,050**			

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

Total Startup Budget

The full-freight version in the low and high columns. Fill your own number beside each line, then circle every line you can rent, defer or roll into a job price. Most people cut this in half without cutting quality.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$8,616	$11,050	
Used cargo van (2018 Ford Transit Connect Cargo XL, ~7-8 years old)	$8,255	$10,930	
General liability, year one	$400	$1,200	
Launch marketing	$3,000	$8,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$20,271**	**$31,180**	

Funding Sources

List every source you actually have access to, cheapest and least risky first. Write the real cost, including the ones that are not interest — a favour owed is a cost.

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

Client-Financed Acquisition Plan

How the money from job one goes out and finds job two. Write the percentages down and put them on the wall, because you will want to skip this in a busy month.

What deposit do you take, and what exactly does it cover? Say it the way you will say it at the table.

The percentage of every closed job that goes to marketing before it goes anywhere else. Pick it now.

What that money buys first: which channel, and what does one lead cost you there?

The day of the week you move that money, and where it moves to. Name the account.

The rental log rule: at what point does the machine you have been renting become a machine you buy?

Typical Jobs and Price Ranges — Insulation

Researched ranges for the jobs this trade sells, with the hours each one takes and what that works out to per hour at the top of the range. Fill your own price in the last column only after you have done the break-even sheet.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Attic blown-in insulation (~1,000 sq ft attic)	$1,500	$2,450	6	$408	
Wall dense-pack blown-in insulation (~1,500 sq ft wall area)	$1,500	$6,000	8	$750	
Crawl space insulation (~1,000 sq ft crawl space)	$2,600	$16,900	10	$1,690	
Crawl space encapsulation (vapor barrier + insulation)	$5,000	$15,000	16	$938	
Spray foam insulation (attic or wall cavity job)	$1,455	$4,338	8	$542	
Whole-house insulation upgrade (attic + walls + basement)	$500	$4,500	10	$450	

Crews in this trade bill $40—$80 an hour (quoted per sq ft treated). Technicians earn $18—$38 an hour.

Break-Even Hourly Rate

Every fixed cost, including your own pay. Then the hours you can honestly bill — halve your first guess. The last two lines are the only numbers that matter.

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

Good / Better / Best Builder

Build all three before you present any of them, and build the big one first. If Good and Better turn out to be the same work at two prices, start over.

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

Markup vs Margin Table

Ten of your own real job costs. Work each row across by hand once. The gap between the markup column and the margin column is the money you have been quietly giving away.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

The thing you sell before you sell the job. Make it real enough that somebody would pay for it and never hire you.

Name it. Something a homeowner could repeat to a neighbour without reading it off a card.

What exactly do they receive, and in what form? List every piece of the deliverable.

What does it cost them, and how is it credited if they buy the job?

What problem does it reveal that they did not know they had? This is the whole point — be specific.

What do you say on the phone to book it? Write the sentence, then say it out loud five times.

Upsell and Downsell Plan

Decided in advance, in the driveway, not improvised at the kitchen table while she is looking at you.

The job you sell most often, and the next problem it makes visible to the homeowner.

Your upsell: what it is, what it costs, and the exact moment in the visit you raise it.

Downsell A — change WHAT they get. Describe the smaller real job, and its price.

Downsell B — change HOW they pay. Terms, deposit, and what you put in writing.

The line you will say instead of dropping the price. Write it now so it is there when you need it.

Thirty-Day Cash Trace

Follow one customer through their first month and add up the cash. If the last line does not cover finding the next customer, the offer sequence is the problem — not your marketing.

LINE	AMOUNT	WHEN IT LANDS
Attraction offer collected		
Deposit on the main job		
Balance at completion		
Upsell sold same visit		
Downsell recovered		
TOTAL cash in 30 days		
Cost to find this customer		
Cost of materials and rental		
Cost of your own hours		
THIRTY-DAY PROFIT		
Customers that profit could fund		

Continuity or Referral Plan

This trade has no honest subscription, so this page is the referral engine instead. Put dates on it — a play you run when you feel like it is not a play.

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

Job-Start Checklist

Before a single bag comes off the truck. Print it, laminate it, and initial the boxes — the first job you skip it on is the one that teaches you why it exists.

- [ ] Confirmed by text the day before, with an arrival window you intend to keep — DATE ________
- [ ] Asked about the family: naps, night shifts, pets, asthma, which door to use — DATE ________
- [ ] Existing conditions photographed — attic, ceiling below, anything already damaged — DATE ________
- [ ] Ventilation path and every vent termination checked and noted — DATE ________
- [ ] Stop-work check done: vermiculite, knob-and-tube, active moisture, unsafe framing — DATE ________
- [ ] Floor protection down from the entry door to the hatch — DATE ________
- [ ] Hatch opening sealed with plastic and tape; furniture below covered — DATE ________
- [ ] HVAC system off and the return covered — DATE ________
- [ ] Depth rulers stapled to the framing before any material goes in — DATE ________
- [ ] Baffles staged at the eaves so the soffit path stays open — DATE ________
- [ ] Ladder inspected, set at the right angle, tied off, extended past the edge — DATE ________
- [ ] Respirator, fresh coveralls, glasses, knee pads and headlamp on before you go up — DATE ________
- [ ] Walk boards or planks in the attic — nobody stands on drywall — DATE ________
- [ ] Homeowner told what the day looks like, including how long and how loud — DATE ________

Job-Close Checklist

The last twenty minutes decide the review. Do not shorten this list because you are tired — you will always be tired at this point in the day.

- [ ] Installed depth checked against the coverage chart at several points, and photographed with the ruler visible DATE ______
- [ ] Baffles clear, soffit vents open, bath and dryer vents terminating outside the attic DATE ______
- [ ] Attic hatch cover installed and weatherstripped, or noted as declined by the homeowner DATE ______
- [ ] Empty bags counted with the homeowner before they leave the site DATE ______
- [ ] Coverage certificate completed and signed: area, bag count, installed and settled thickness, R-value DATE ______
- [ ] Certificate taped inside the hatch and emailed the same day DATE ______
- [ ] Every surface the work touched vacuumed, including the floor inside the front door DATE ______
- [ ] Plastic, tape and floor protection removed and hauled away, not left in the bin DATE ______
- [ ] Walkthrough with the homeowner and a flashlight, from the hatch DATE ______
- [ ] Written change orders signed for anything found and added during the job DATE ______
- [ ] Invoice issued and payment collected or scheduled in writing DATE ______
- [ ] Review asked for out loud, in the words from chapter 10, before you drive away DATE ______
- [ ] Photos and the certificate filed under the customer's name where you can find them in two years DATE ______

Family Worksheet

Working inside a home is a different job than working on one. Write your own standard, then hold to it on the day you are running late.

Your dust standard: exactly what goes down, gets covered, gets sealed, and gets vacuumed on every job.

The questions you ask the homeowner about their household before you carry anything in.

How you schedule around a family — naps, school runs, pets, someone working nights.

Your rule for finding something unexpected: what you stop for, and what you say.

Your daily clean-up standard, and the one thing you always do last before you leave.

Equipment Log

Every tool, what it cost, and when it was last serviced. Include the respirator cartridge changes — that line is about your lungs, not your accounting.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

One hundred names. Write them all before you judge any of them — the person you were sure would never call is the one whose sister owns a rental with an attic. Work the list twice: once now, once in a month.

#	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

Something a homeowner can finish on a Saturday that leaves them with a number and a problem. Fill the right column in your own words, not marketing words.

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

Off your own last ten jobs, not off a benchmark. The bottom line tells you whether you can afford to buy a lead or whether you have to go earn one.

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 line per day for twelve weeks. The weeks you are busiest are the weeks this page decides whether you have work in six weeks.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Cold reaches (doors, calls)												
Warm reaches from the list												
Content minutes												
Google profile touches												
Follow-ups sent												
Estimates booked												

WEEK NOTES

Estimate Visit Checklist

The same visit, every time, in this order. The order matters more than the words — fear comes off in layers and price is the last one.

- [ ] Arrived inside the window you promised, and texted if you were going to be even slightly late — DATE
- [ ] Shoe covers on before the first step inside, without being asked — DATE
- [ ] Asked about the house and the family before you asked about the attic — DATE
- [ ] Asked which room is the problem and how long it has been that way — DATE
- [ ] Asked what she has already tried and what it cost her — DATE
- [ ] Measured existing depth on a grid and photographed the ruler in place — DATE
- [ ] Photographed every bypass, the vent terminations and the ventilation path — DATE
- [ ] Ran the stop-work check and said out loud anything that changes the job — DATE
- [ ] Showed her the photos on your phone, standing beside her, not across from her — DATE
- [ ] Explained the depth ruler and the coverage certificate before she asked how to check you — DATE
- [ ] Stated your clean-up standard without being asked — DATE
- [ ] Presented three options, biggest first, on one page — DATE
- [ ] Went quiet after the price and let her speak first — DATE
- [ ] Asked a plain closing question and named a real date from your real calendar — DATE
- [ ] Left the written report whether or not she bought anything — DATE

Your Proof Kit

The things you physically carry to the estimate. Assemble it once, keep it in the truck, replace what you use.

- [ ] Phone with a folder of before-and-after depth photos from your own jobs — DATE
- [ ] A sample coverage certificate, filled out and signed, with the customer name blocked out — DATE
- [ ] A depth ruler card to hand her so she can hold the thing you keep talking about — DATE
- [ ] A short piece of the material you are proposing, and the manufacturer's data sheet — DATE
- [ ] A baffle, so she can see the thing that keeps her soffit vents open — DATE
- [ ] Certificate of insurance, current, ready to send from your phone — DATE
- [ ] Your lead-safe firm certification and any building-performance credential — DATE
- [ ] Three customer names and numbers who have said you may call them a reference — DATE
- [ ] A one-page written estimate form with the three options laid out top down — DATE
- [ ] The review link on a card, for the day you finish — DATE

Objections and Replies — Insulation

What they say and what it really means are already filled in. The right-hand column is yours — write it the way you actually talk, then say each one out loud until it stops sounding like a script.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
My cousin says he can throw some batts up there for a couple hundred bucks.	I do not believe there is any difference between what you do and what he does, so the only thing left to compare is price.	
How do I know you are actually putting in what you charged me for?	Someone has burned me before, or I have heard the stories, and I have no way to inspect an attic myself.	
Will this actually lower my power bill?	I am trying to justify this to myself, or to my spouse, as an investment rather than a purchase.	
The last company blew insulation over everything up there and now my bathroom fan drips.	I have been burned by this exact trade and I am deciding whether you are the same.	
Can I not just rent the machine from the big box store and do this myself?	I want to know what I am actually buying from you beyond bags of material.	
You are almost double the other quote I got.	The two quotes look identical on paper, so I need you to tell me what is different.	
We are going to wait until we replace the furnace.	I have a bigger project in mind and this feels like it can wait.	
Is this stuff safe? My kid has asthma.	I need to be told the truth about what is going into my house and who will be breathing it.	

Review Request Script

Ask in the house, on the day, out loud. Ask everybody. Offer nothing in exchange, ever.

Your ask, word for word. Write it, then say it aloud ten times until it sounds like you.

The specific detail you want them to mention — the thing that makes your review different from every other review.

How you hand them the link: card, phone, text sent while you are standing there. Pick one and do it that way every time.

What you say to somebody who is not happy, before they write anything. Write this one carefully.

Your reply template for a review that comes in — good or bad. You answer every one, within two days.

First-Hire Scorecard

All seven, honestly, before you place the ad. Evidence in the third column means a date or a number, not a feeling.

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		

Sub or Employee — The Questions That Decide It

Answer about what actually happens on the job, not about what the paperwork says. If most answers point one way, that is your answer — confirm it with your accountant before the first paycheque.

- [ ] Do I set the method and the sequence of the work, or does he? DATE
- [ ] Do I set his hours and his schedule, or does he? DATE
- [ ] Whose machine, hose, van and material is he using? DATE
- [ ] Does he have other customers, or do I fill his week? DATE
- [ ] Does he carry his own general liability and workers comp, with a certificate on my file? DATE
- [ ] Is he paid hourly on a regular day, or by the job with his own risk of profit and loss? DATE
- [ ] Could he send somebody else in his place and would I accept that? DATE
- [ ] Has my accountant reviewed this arrangement in writing? DATE
- [ ] If a state agency read only the facts and not the paperwork, would they agree with my label? DATE

30 / 60 / 90 Ramp Plan

Written before he starts, because you will not have time to invent it in week one. Safety first, machine second, judgement last.

MILESTONE	DAY 30	DAY 60	DAY 90

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

Draw all three now. The point is not the boxes — it is deciding in advance which parts of the job you are giving away, and in what order.

At the first level: who does what? Name every job in the company and put your own name beside the ones you keep.

At the middle level: what came off your plate, and who took it? What did you keep and why?

At the top level: who answers the phone, who books the calendar, who inspects the work?

The standard you will never delegate, at any size. Write it in one sentence and mean it.

Twelve-Month Forecast

The demand index is filled in from real national data. Build the rest bottom up — jobs, then ticket, then revenue, then costs. Be pessimistic on the first pass and circle every month that goes negative.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.95					
Feb	1.01					
Mar	0.92					
Apr	0.96					
May	0.94					
Jun	1.02					
Jul	1.11					
Aug	0.99					
Sep	1.10					
Oct	0.99					
Nov	0.98					
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, not monthly. Deposits held is its own column on purpose — that money is spoken for and it is not yours yet.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Set the targets, then move the money on a fixed day whether or not it feels like a good week. Small and consistent beats large and occasional.

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

KPI Scorecard — Insulation

Targets are cross-trade home-service benchmarks from larger, multi-crew companies — a direction of travel, not a grade. Track your own trend against your own last quarter first.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Estimate close rate (target 65%)												
Callback / rework rate (ceiling) (target 1%)												
Job gross margin (target 50%)												
On-time arrival rate (target 95%)												
Overhead as percent of sales (ceiling) (target 30%)												
Revenue per crew member per year (target 170,000 USD/yr)												

WEEK NOTES

Monthly P&L

One line a month. Read it standing up. If the last column surprises you, the job-costing sheets will tell you which jobs did it.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One goal: a paying customer. Date each line as you finish it. Anything on this list that is still blank on day thirty is the reason you do not have an invoice.

- [ ] Entity registered and filing receipt saved — DATE ______
- [ ] EIN obtained and saved as a PDF — DATE ______
- [ ] Business bank account and tax savings account open — DATE ______
- [ ] General liability quoted three ways at identical limits, and bound — DATE ______
- [ ] Licence question answered for state, county and city — in writing — DATE ______
- [ ] Lead-safe firm certification applied for, if pre-1978 housing is your market — DATE ______
- [ ] Told the supply house, the last shop and every contractor you know — DATE ______
- [ ] Warm hundred written down, first twenty-five contacted personally — DATE ______
- [ ] Essential tools bought or rented; machine sourced and priced per job — DATE ______
- [ ] Attraction offer named, priced and written on a one-page form — DATE ______
- [ ] Three-option estimate form built, biggest option first — DATE ______
- [ ] Phone number, map listing with real photos, shirt, magnet, yard signs — DATE ______
- [ ] Assessments performed and written up the same day, every time — DATE ______
- [ ] First job invoiced and paid — DATE ______

Days 31–60: Get More Cash

Same number of jobs, worth more each. Raising the value of a job is faster than doubling your leads and costs nothing.

- [ ] Upsell offered out loud on every single job, without deciding for the customer — DATE
- [ ] Price raised once, on the next five estimates, and the results counted — DATE
- [ ] Review asked for on every completed job, on the day, out loud — DATE
- [ ] Four doors knocked around every finished job, photos in hand — DATE
- [ ] One lead channel run properly rather than four run badly — DATE
- [ ] Second pass made through the warm hundred — DATE
- [ ] Every completed job cost out by hand: bags, rental, hours, drive — DATE
- [ ] Pricing adjusted based on what the job costing actually showed — DATE
- [ ] Profit, tax and owner-pay slices moved on a fixed day, twice this month — DATE
- [ ] Coverage certificate issued on every job with no exceptions — DATE
- [ ] Job-start and job-close checklists used on every job, including the small ones — DATE
- [ ] Close rate, callbacks and gross margin recorded for the month — DATE

Days 61–90: Get the Most Cash

Build the part that keeps running when you stop pushing. In this trade that is referrals, neighbourhoods and a calendar — not a subscription.

- [ ] Ninety-day check-in call made to every customer from month one — DATE
- [ ] Referral reward set, written down, and told to every past customer — DATE
- [ ] Rebate and weatherization season entered on the calendar for your utility territory — DATE
- [ ] Decision made on the building-performance certification: worth it here or not — DATE
- [ ] Home inspector, heating contractor and real estate agent taken to lunch — DATE
- [ ] First-hire scorecard run honestly, with dates and numbers as evidence — DATE
- [ ] Twelve-month forecast updated with what actually happened — DATE
- [ ] Four numbers known and written down: close rate, callbacks, gross margin, cost per customer — DATE
- [ ] Pre-mortem completed and every tripwire dated on the milestones page — DATE
- [ ] Decision log started and kept — DATE
- [ ] Next ninety days drafted before this one ends — DATE

Milestones and Tripwires

For every milestone, write the early warning sign that tells you it is going wrong and the decision you have already made about it. A tripwire you decide on in the moment is not a tripwire.

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

Decision Log

Every decision that mattered, why you made it, and when you will look at it again. In six months this page will tell you what you actually believed at the time — which no memory ever does honestly.

DATE	DECISION	WHY	REVISIT ON