The Starving-Crowd Test for Your ZIP Codes

Three bars, your own map. Score every ZIP inside a thirty-minute drive. Anything under a three on any one bar comes off the list.

List every ZIP code inside a thirty-minute drive of your house, with the median home age in each one.

PAIN — what fails in these houses, how often, and how fast does it turn into damage the owner can see?

PURCHASING POWER — who owns versus rents here, and what can a household put toward a same-week repair?

TARGETABILITY — where do these homeowners already look for a plumber, and what does it cost to be there?

Your Homeowner Avatar

Write a person, not a demographic. Use sentences you have actually heard somebody say standing in their own basement.

Who is she? Age, house, how long she has owned it, and who else lives there.

What is she afraid of, written in the order she is afraid of it?

What exactly does she type into her phone at nine at night?

What has she already tried, and what did the last plumber do that made her stop calling him?

Secret-Shop Three Competitors

One afternoon of homework that tells you more than any industry report. Do it before you spend a dollar on marketing.

- [ ] Call three plumbing companies in your target ZIP codes as a homeowner with a real problem. DATE
- [ ] Time how long it takes to reach a human, and mark who never called back at all. DATE
- [ ] Write down the price they quoted and exactly what they said was included in it. DATE
- [ ] Ask each one how soon they could be there, and whether there is a charge just to come look. DATE
- [ ] Note who tried to sell you a membership plan and what they said it covered. DATE
- [ ] Rank all three on the one thing you could beat next week without spending a dollar. DATE

Personal Runway Worksheet

Household costs only — the business gets its own page in chapter 5. Total the middle column, then divide your reachable cash by that total.

HOUSEHOLD LINE	THIS MONTH	CAN IT BE CUT, AND BY WHEN?
Rent or mortgage		
Utilities and water		
Groceries		
Fuel		
Personal vehicle payment		
Personal vehicle insurance		
Health insurance		
Phone and internet		
Childcare or school		
Debt minimum payments		
Everything else, honestly		
MONTHLY BURN (total)		
Cash you can reach today		
MONTHS OF RUNWAY		

Demand by Month — Plumbing

The index is national search interest for this trade, detrended. Write your own jobs and revenue beside it and in a year you will trust your column more than the printed one.

MONTH	INDEX	YOUR JOBS BOOKED	YOUR REVENUE	WHAT ACTUALLY HAPPENED
Jan	0.83			
Feb	0.87			
Mar	0.87			
Apr	0.93			
May	0.90			
Jun	1.04			
Jul	1.12			
Aug	1.04			
Sep	1.16			
Oct	1.19			
Nov	1.08			
Dec	0.98			
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

One job per sheet. Print it again for the next one. Her words, not yours — if it sounds like a supply house invoice, start over.

The job: what does the customer call it when she describes it to a friend?

The dream outcome — result, timeframe, and the feeling on the other side of it.

What does the evening after you leave look like, in detail, from her chair?

What would have to be true for her to tell somebody else about it unprompted?

Obstacle → Solution Map

Fifteen obstacles across the four buckets: knowledge, skill, environment, psychology. Reverse every one. The one you skip is the one she is standing on.

#	BUCKET	THE OBSTACLE, IN HER WORDS	REVERSED INTO A SOLUTION
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

Your Value Stack

Everything included, listed before the price is ever said. Start with what you already do for free and have never once mentioned out loud.

WHAT IS INCLUDED	WHY SHE CARES	WHAT IT COSTS YOU	KEEP, BONUS, OR CUT

Guarantee and Offer Name

Bounded, specific, and survivable in your worst week. If you would not honor it in February, do not print it in June.

What exactly do you promise, for how long, and what does the customer get if you miss it?

What is explicitly outside it — manufacturer defects, pre-existing conditions, customer-supplied parts?

Say it out loud: could you honor this in your worst week of the year? Write what would break first.

Three names for the offer. Name the outcome, never the product. Circle the one she could repeat.

Service Area and Jobs You Will Not Do

Drive time, not miles. Then the page nobody writes: the work you are turning down on purpose, and who you hand it to.

Your ring: ZIP codes and towns inside about twenty-five minutes at nine in the morning.

The lane you are picking — residential service, new construction, commercial, property management — and why.

Jobs you will not do, and the honest reason for each: no license, no equipment, or lost money twice.

Who gets those calls, and what do you want handed back to you in return?

Drive-Time and Density Math

One row per town or ZIP inside your ring. The last column is the one that decides where your ads and your yard signs go.

TOWN / ZIP	DRIVE TIME EACH WAY	JOBS BOOKED LAST MONTH	REVENUE	UNPAID DRIVE HOURS	KEEP, PUSH, OR DROP

Ten-Competitor Scan

Read them, do not resent them. The promise at the top of the page, the complaint that repeats in the reviews, and the gap you could fill by Friday.

COMPANY	THE PROMISE AT THE TOP OF THEIR PAGE	THE COMPLAINT THAT REPEATS	THE GAP YOU COULD FILL

Your One-Liner and Positioning Statement

Problem, plan, success — in one sentence a homeowner can repeat to a neighbor without getting it wrong.

The problem your customer already has, in the words she would use for it.

The plan: three steps, no more, and none of them jargon.

The success: what her house and her evening look like when it is done.

The one-liner, written out. Then rewrite it after three people try to repeat it back to you.

Entity, EIN and Bank Setup

One week of boring work that decides whether a bad job costs you the job or costs you the house. Date every line as you finish it.

- [ ] Decide the entity with your accountant, in writing, before you register anything. DATE
- [ ] Register the entity with the state and save the filing confirmation somewhere you can find it in a hurry. DATE
- [ ] Apply for the employer identification number at the tax agency's own site — it is free. DATE
- [ ] Open the business checking account and order the debit card in the company name. DATE
- [ ] Move every business expense onto that account from day one and never run a personal charge through it. DATE
- [ ] Set up bookkeeping software or a bookkeeper before the first invoice, not at tax time. DATE
- [ ] Get the written answer on whether your labor is subject to sales tax in your state. DATE
- [ ] Register a business name or assumed name if you are trading under something other than the legal name. DATE
- [ ] Check whether your city or county requires a separate local business license. DATE
- [ ] Set a calendar reminder for the annual entity renewal and the license renewal, both. DATE

License Requirements by State — Plumbing

Eleven states, with the board, the license name and the fee range as published. Fees move. Confirm with the board and write the date you called in the margin.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	Yes	Journeyman & Master Plumber License	KY Dept. of Housing, Buildings and Construction (DHBC), Division of Plumbing	$60–$250	Yes
Texas	Yes	Journeyman & Master Plumber License	Texas State Board of Plumbing Examiners (TSBPE)	$40–$75	Yes
California	Yes	C-36 Plumbing Contractor	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	Yes	Certified Plumbing Contractor (CFC)	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	Yes	Licensed Plumber / Plumbing Contractor Registration	Illinois Dept. of Public Health (IDPH), Plumbing Program	$100–$175	Yes
Ohio	Yes	OCILB Plumbing Contractor License	Ohio Construction Industry Licensing Board (OCILB), Ohio Dept. of Commerce	$25–$138	Yes
Georgia	Yes	Journeyman / Master Plumber License	GA State Construction Industry Licensing Board (Secretary of State)	$30–$267	Yes
North Carolina	Yes	Plumbing Contractor (P-I / P-II) License	NC State Board of Examiners of Plumbing, Heating and Fire Sprinkler Contractors	$130–$150	Yes
Michigan	Yes	Journeyman & Master Plumber License	Michigan LARA, Plumbing Board	$40–$300	Yes

Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

What each line covers and what it typically runs. Bring this page to the agent and make them quote against it line by line.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$672—$3,996	Damage or injury you cause to others	
Workers comp	4—7 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$3,000—$4,800	The truck and what it hits	
Bond	$10,000—$25,000	Surety bond requirement and face value vary by state — e.g. California CSLB requires a $25,000 contractor bond; Illinois requires a $20,000 plumbing contractor bond (225 ILCS 320); not universally required. Annual premium is typically 1-5% of the bond face value.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three quotes minimum, on identical limits, or you are comparing nothing. Write the limits down before you call the first agent.

CARRIER OR AGENT	COVERAGE LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	BOUND? DATE

Questions for Your Attorney and Accountant

Two appointments, one list. This book is not legal advice — this is the list that makes the hour you pay for worth it.

- [ ] Which entity fits my income and my state, and what does it cost me every year to keep it? DATE
- [ ] What has to be in my scope-of-work document so a dispute does not come down to memory? DATE
- [ ] What is the rule for a change order in my state, and does it have to be signed before the work? DATE
- [ ] What deposit am I allowed to take, and is there a cap on it for residential work here? DATE
- [ ] What are my lien deadlines, and what notice do I have to send before I can file? DATE
- [ ] Is my labor taxable in this state, and does the answer change for repair versus improvement? DATE
- [ ] What do I owe in quarterly estimated taxes, and when? DATE
- [ ] How do I handle a customer deposit that I have not earned yet, in the books? DATE
- [ ] What am I required to carry for workers comp the day I hire the first person? DATE
- [ ] What do I need on file before I take work from a property manager or a general contractor? DATE

Equipment Budget — Plumbing

Retail ranges at the time of research. Cross off what you already own, write your real price in the fourth column, and buy the day-one column first.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Pipe wrench set (14-18 in., adjustable)	$17	$149	Yes		
PEX crimping tool kit	$92	$189	Yes		
Manual pipe & tubing cutter	$10	$200	Yes		
Propane torch & soldering kit	$22	$76	Yes		
Portable drain-cleaning snake/auger machine	$348	$597	Yes		
Wet/dry shop vacuum (3 gal.)	$70	$129	Yes		
Cordless drill/driver kit	$99	$329	Yes		
25 ft. tape measure	$10	$33	Yes		
Channel-lock (tongue & groove) pliers set	$15	$53	Yes		
Pipe/drain inspection camera (general-purpose, upgrade)	$169	$2,599	Later		
Professional PEX expansion tool system (upgrade)	$75	$2,649	Later		
Heavier-duty torch/brazing kit (upgrade from starter torch)	$22	$498	Later		
Essential equipment	**$683**	**$1,755**			

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

Total Startup Budget

The whole picture on one page. Fill the last column with your numbers, not the printed ones, and fund the reserve line first.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$683	$1,755	
Used full-size cargo van (2018-2019 model, ~7 years old)	$8,780	$11,330	
General liability, year one	$672	$3,996	
Launch marketing	$200	$800	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$10,335**	**$17,881**	

Funding Sources

One row per source you will actually use. The last column is the one that matters: what happens to this if you have a slow month.

SOURCE	AMOUNT AVAILABLE	WHAT IT COSTS	WHAT IS AT RISK	USE IT FOR	DECISION

Client-Financed Acquisition Plan

How the money from job one pays for job two. Speed beats size — a fast small payment beats a slow large one every time.

What does one average job pay you, and how many days pass between the work and the money?

What does it cost you to get and serve that one customer — marketing, parts, drive time, your hours?

Three changes that pull cash forward: deposit policy, when you invoice, how you take payment on site.

If job one funds job two's marketing, what exactly are you spending it on next week?

Before You Spend a Dollar

Ten things to have done before the first big purchase. Every one of them is cheaper than the mistake it prevents.

- [ ] Business bank account open and the debit card in the company name. DATE
- [ ] Insurance quotes in hand and general liability bound before the first paid job. DATE
- [ ] Supply house account opened and terms discussed, before you need same-day material. DATE
- [ ] Van inspected by a mechanic you chose, not one the seller recommended. DATE
- [ ] Reserve amount decided and written down, with a date you will have it funded by. DATE
- [ ] Every tool you already own inventoried and photographed for the insurance rider. DATE
- [ ] Bookkeeping set up so the first receipt has somewhere to go. DATE
- [ ] Payment processing tested — run a small charge on your own card and watch it land. DATE
- [ ] Phone number chosen and forwarded, with a voicemail greeting that says your company name. DATE
- [ ] The number you will not go below on a job, written on a card in the van. DATE

Typical Jobs and Price Ranges — Plumbing

National ranges at the time of research, with the per-hour math already done. Your market will differ — write your own price in the last column and defend it.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Clogged drain cleaning (snake/auger)	$150	$450	1.5	$300	
Toilet clog / repair	$100	$275	1	$275	
Water heater replacement (standard tank)	$881	$1,825	4	$456	
Garbage disposal installation	$150	$950	1.5	$633	
Sewer line repair/replacement	$1,388	$5,323	8	$665	
Whole-house repipe (PEX, avg. single-family home)	$4,000	$15,000	24	$625	

Crews in this trade bill $45—$200 an hour (hourly pricing). Technicians earn $21—$35 an hour.

Break-Even Hourly Rate

Every fixed cost for one month, divided by the hours you can honestly bill. The answer is the floor. Anything under it is a donation.

MONTHLY FIXED COST	AMOUNT	NOTES
Vehicle payment		
Fuel		
Commercial auto insurance		
General liability insurance		
Phone and internet		
Software and payments		
Licenses and renewals		
Marketing		
Bookkeeping and accountant		
Your own pay, take-home		
Reserve contribution		
TOTAL MONTHLY FIXED		
Billable hours per month		
BREAK-EVEN HOURLY RATE		

Good / Better / Best Builder

One job per sheet. Say the complete option first. Never let the cheapest tier be the same work at a lower number — change what is in it.

TIER	WHAT IS INCLUDED	WHAT IS NOT	WARRANTY	YOUR PRICE
BEST — complete				
BETTER — recommended				
GOOD — fixes today				

Markup vs Margin Table

Two words that are not the same word. Fill this once, tape it inside the van door, and stop guessing which one the accountant means.

YOUR COST	MARKUP APPLIED	PRICE CHARGED	GROSS PROFIT	MARGIN %

The Price Raise Test

Ten jobs, one higher number, no announcement. Write the result down or you will remember only the nos.

Your current price for the job you do most, and where it sits in the printed range.

The new number you will quote for the next ten new customers.

Tally: how many said yes, how many said no, and what the nos actually said.

Did the extra nos cost more than the extra dollars earned? What is your next number?

Your Attraction Offer

The first thing a stranger says yes to. Small, genuinely useful, and it reveals the next real problem — not a sales call in a costume.

What is the offer, in one sentence a homeowner would repeat to a neighbor?

What exactly do you check, in what order, and how long does it take?

What does she keep afterward — the report, the photos, the green/yellow/red list?

Free or a small fee? What does the fee do to who calls, and does it apply to the work?

Upsell and Downsell Plan

The upsell is the next real problem the fix revealed. The downsell changes the terms or what is in the box — never the price of the same work.

Your three most common jobs, and the honest next problem each one uncovers.

What evidence do you put in her hand when you offer it — reading, photo, cut-out piece?

Two downsells that change the terms: phasing, payment plan, customer-supplied parts, shorter warranty.

The sentence you will say instead of taking money off the same job.

Continuity or Referral Plan

This trade has weak built-in recurring demand, so this page is mostly a referral engine. One row per source, with a name and a date, or it will not happen.

SOURCE OR PARTNER	WHO EXACTLY (NAME)	WHAT YOU GIVE THEM FIRST	ASK	CADENCE	LAST CONTACT

Thirty-Day Cash Map

Trace one new customer through their first thirty days and add up what they actually pay. If that total does not cover getting and serving them, fix this before you spend on ads.

STEP IN THE SEQUENCE	WHAT THEY PAY	DAY IT LANDS	YOUR COST TO DELIVER
Attraction offer			
First job			
Upsell on that job			
Downsell recovery			
Agreement or check-back			
Referral from them			
THIRTY-DAY TOTAL			
Cost to acquire + serve			
THIRTY-DAY PROFIT			

Job-Start Checklist

Before a tool comes off the van. Short on purpose — this list exists to protect the house and set expectations, not to slow you down.

- [ ] Confirm the address, the customer’s name, and what she says is happening. DATE
- [ ] Locate the main shutoff and the water heater shutoff before anything else. DATE
- [ ] Photograph the work area as you found it, including any damage that is already there. DATE
- [ ] Put down drop cloths or a mat on every floor you will cross, not just the one you work on. DATE
- [ ] Confirm parking and access, and do not block the driveway if anyone needs to leave. DATE
- [ ] Tell her what you are about to do and roughly how long it will take. DATE
- [ ] Confirm the price and the option she chose, out loud, before the work starts. DATE
- [ ] Check that you have the parts on the van, before you open anything up. DATE
- [ ] Note anything that will need a permit or an inspection and say so now, not later. DATE

Job-Close Checklist

Before you load the van. Every line here is a review you keep or a callback you avoid — mostly the same thing.

- [ ] Test under real conditions and run it long enough to see a slow leak show itself. DATE
- [ ] Check every joint and connection you touched, and the ones next to them. DATE
- [ ] Photograph the finished work, including anything that will be hidden from now on. DATE
- [ ] Take a water pressure reading and write it on the invoice. DATE
- [ ] Clean the area better than you found it, and take the old parts and packaging with you. DATE
- [ ] Walk her through the fix and show her where the shutoff is. DATE
- [ ] Tell her exactly what to watch for and what would mean she should call. DATE
- [ ] Leave the written report of anything you flagged and did not fix today. DATE
- [ ] Invoice and collect on site. DATE
- [ ] Ask for the review in person, before you leave the driveway. DATE

Family Worksheet

The license path and working under a qualifier. Fill this with your own state's answers, from the board itself, and write the date you called.

Where are you on the ladder — apprentice, journeyman, master — and how many documented hours do you have?

What does your state require for the next gate: hours, sponsor sign-off, exam, fee, and window?

Whose license will the company pull permits under, and is that arrangement in writing with a scope and a fee?

Which permits does your city require, what do they cost, and who at the counter do you ask for?

Equipment Log

Write on it the day you do the thing. A maintenance log filled in from memory once a quarter is fiction, and fiction does not keep a drain machine running.

DATE	TOOL	WHAT WAS DONE	PARTS OR COST	NEXT SERVICE DUE	INITIALS

Your Warm 100 — 1 of 2

Every person who would pick up if you called. Phone contacts, old crews, school, church, gym, the parts counter. Fill all hundred lines before you buy a single ad.

#	NAME	HOW YOU KNOW THEM	BEST WAY TO REACH	SENT	RESULT
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	BEST WAY TO REACH	SENT	RESULT
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

Small, complete, genuinely useful — and it uncovers the next real problem. If it is only useful to people who already hired you, it is not a magnet.

ELEMENT	YOUR ANSWER
Name of the magnet	
The narrow problem it solves	
What is physically in it	
How long it takes to use	
Where you give it away	
The next problem it reveals	
The offer that solves that	
How you follow up, and when	

LTGP : CAC Worksheet

Lifetime gross profit against what it cost to get the customer. Compare against lifetime, never against the first ticket. Under three to one, do not scale.

LINE	YOUR NUMBER	HOW YOU GOT IT
Average ticket		
Gross profit per job		
Jobs per customer per year		
Years a customer stays		
Referrals per customer		
LIFETIME GROSS PROFIT		
Marketing spent last month		
New customers last month		
COST TO ACQUIRE		
LTGP : CAC RATIO		

Rule of 100 — Daily Tracker

One of these every working day. Tick the box, count the number, and do not judge a channel until the boxes run out.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Warm outreach: people contacted today												
Content: minutes spent making or posting												
Cold outreach: calls, visits or messages to trade partners												
Paid: dollars spent and leads returned												
Reviews asked for, in person												
Estimates given												
Jobs booked												

WEEK NOTES

Estimate Visit Checklist

Run it in order. The order is the point: diagnose before you price, sit down before you say a number, and write it before you leave.

- [ ] Text when you leave the previous job, and arrive inside the window you gave. DATE
- [ ] Shoe covers on before you cross the threshold. DATE
- [ ] Ask what it is doing, when it started, what has been tried, and who else has been out. DATE
- [ ] Listen all the way through before you diagnose anything out loud. DATE
- [ ] Find the cause, photograph it, and take a pressure reading. DATE
- [ ] Sit down at a table before any number is said. DATE
- [ ] Show the photos and explain it in her words — she should be able to repeat it back. DATE
- [ ] Present all three options in writing, complete one first. DATE
- [ ] Say the price once and then stop talking. DATE
- [ ] Name what would change the price and how you handle it if you find it. DATE
- [ ] Offer the license number and the certificate of insurance without being asked. DATE
- [ ] Book the date, take the deposit, and leave the arrival window in writing. DATE
- [ ] Ask for the review out loud before you leave the driveway. DATE

Objections and Replies — Plumbing

The seven you will actually hear, with what each one means underneath. Write your own reply in the third column, in your own words, and practice it out loud in the van.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
My brother-in-law says he can do it for half.	She has no way to tell two prices apart, so the only difference she can see is the number.	
Can you just give me a price over the phone?	He has been burned by a number that doubled once the truck arrived, and he wants a ceiling.	
The other guy quoted less.	Nobody has shown her what she is comparing, so she is comparing the only line she understands.	
Why is there a charge just to come look at it?	He thinks the diagnosis is free because everyone advertises it that way, and he suspects a sales pitch is coming.	
Can you knock the diagnostic off if I go ahead?	She wants to feel like she negotiated something before she says yes.	
I think I will wait and see if it gets worse.	He is hoping the problem is smaller than the price, and he is not sure he can trust the person telling him it is not.	
Do I really need a permit for this?	She has heard permits cost money and slow things down, and she assumes the plumber is the one who benefits.	

Proof You Carry in the Van

Trust is a logistics problem. Every line here is something you can hand over in under a minute, and every one of them ends an argument before it starts.

- [ ] License number, printed on the estimate and on the truck. DATE ______
- [ ] Certificate of insurance saved on your phone, ready to text. DATE ______
- [ ] Before-and-after photos of the five jobs you do most often. DATE ______
- [ ] Two written reviews from customers with the same problem as the one in front of you. DATE ______
- [ ] A street list — the roads in her ZIP code where you have already worked. DATE ______
- [ ] The warranty, written out, on the same page as the price. DATE ______
- [ ] A cut-out piece of failed pipe or a corroded anode rod, in the van, for the ones who need to see it. DATE ______

Review Request Script

On site, on the day, out loud, phone already open to the page. No gift cards, no incentives, no exceptions — a bought review is worth less than no review.

Your ask, written out word for word. Read it aloud until it stops sounding like a script.

The exact moment in the visit you will say it, every time.

What you do when they say later — and how you follow up once, without nagging.

Your reply template for a good review, and for a bad one, both naming the actual job.

First-Hire Scorecard

What this role is accountable for, what success looks like in ninety days, and what it costs you loaded — not just the wage on the offer letter.

LINE	YOUR ANSWER
Role title and what it exists to do	
The five things they own	
What success looks like at 90 days	
Must-have skills	
Nice-to-have skills	
Base pay offered	
Payroll taxes and workers comp	
Tools, phone and uniform	
TOTAL LOADED MONTHLY COST	
Hours it frees up for you	
What you will do with those hours	
Revenue those hours must produce	

30 / 60 / 90 Ramp Plan

Write this before you make the offer. A new person without a written ramp spends three months guessing what you want and you spend three months being disappointed.

PERIOD	WHAT THEY LEARN	WHAT THEY DO ALONE	HOW YOU CHECK	DECISION POINT
Days 1–30				
Days 31–60				
Days 61–90				
Day 90 decision				

Sub or Employee — The Control Test

It is not what you call it. It is who controls the work. Tick every line that is true, then take this page to your accountant before the first day.

- [ ] I set their working hours and expect them on a schedule. DATE ______
- [ ] I tell them how the work is to be done, not just what the result should be. DATE ______
- [ ] I supply the truck, the tools and the materials. DATE ______
- [ ] They work only for me and have no other customers. DATE ______
- [ ] I pay them by the hour rather than by the job. DATE ______
- [ ] They do not carry their own general liability or workers comp. DATE ______
- [ ] They do not have their own business name, license or insurance. DATE ______
- [ ] I can end the arrangement at any time without a contract term. DATE ______

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

Draw the company you are becoming, then hire into the boxes as the revenue arrives. Give away the phone before you give away the pipe.

At $250k: who is in the company, and what is the first job you hand off?

At $500k: what boxes exist, who fills them, and what are you doing with your week?

At $1M: who runs the field, who runs the office, and what is left that is only yours?

Which single hire moves you from where you are to the next line, and what has to be true first?

Twelve-Month Forecast

Spread your annual target by the demand index instead of dividing by twelve, then write your own column beside it. Your column wins by year two.

MONTH	INDEX	TARGET REVENUE	ACTUAL REVENUE	JOBS	NOTE
Jan	0.83				
Feb	0.87				
Mar	0.87				
Apr	0.93				
May	0.90				
Jun	1.04				
Jul	1.12				
Aug	1.04				
Sep	1.16				
Oct	1.19				
Nov	1.08				
Dec	0.98				
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. What landed, what left, what is still owed to you and for how long. The aging column is the one that predicts next month.

WEEK ENDING	CASH IN	CASH OUT	BALANCE	OWED TO YOU	OLDEST UNPAID

Profit First Allocations

Split every deposit the day it lands, into separate accounts, by fixed shares. Run the business on the operating account only. Start conservative and raise it.

ACCOUNT	SHARE OF EACH DEPOSIT	WHERE IT LIVES	WHAT IT PAYS FOR	NEVER USED FOR
Profit				
Owner pay				
Tax				
Operating				
Reserve				
Equipment fund				

KPI Scorecard — Plumbing

Six numbers, scored monthly. Compare each one to itself over time before you compare it to the benchmark — the trend matters more than the gap.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Average ticket per service technician (target 500 USD (minimum target))												
Closed-call rate (technician close rate) (target 90%)												
Callback rate (target 1%)												
Service call to maintenance agreement conversion rate (target 30%)												
Cost of goods sold (parts & supplies) as % of revenue (target 15%)												
Service & maintenance labor as % of revenue (target 20%)												

WEEK NOTES

Monthly P&L

Revenue, then the direct cost of the work, then overhead. Gross margin tells you whether the jobs were priced right. Net tells you whether the business is.

MONTH	REVENUE	PARTS AND MATERIALS	DIRECT LABOR	GROSS PROFIT	OVERHEAD	NET

Days 1–30: Get Cash

One goal: the first paying job from somebody who did not have to be convinced you exist. Everything here serves that.

- [ ] Entity registered, tax number issued, business bank account open. DATE ____
- [ ] General liability bound and the certificate saved on your phone. DATE ____
- [ ] License and permit path confirmed with your own state board, by phone. DATE ____
- [ ] Google Business Profile claimed, filled in completely, with real photos. DATE ____
- [ ] Attraction offer written and the one-page inspection report designed. DATE ____
- [ ] Price sheet built with all three tiers and the warranty on the same page. DATE ____
- [ ] The warm hundred written out — all one hundred names. DATE ____
- [ ] Twenty personal messages a day for five days, asking for the referral. DATE ____
- [ ] First paying job completed and over-delivered on. DATE ____
- [ ] First review asked for on site, out loud, on the day. DATE ____
- [ ] Invoiced and collected in the driveway, not from the kitchen table. DATE ____
- [ ] Daily habit started and tracked, every working day. DATE ____

Days 31–60: Get More Cash

More out of the same work. Upsell on every job, one price raise, and the partner work that takes weeks to pay off — so start it now.

- [ ] The honest next problem named and written down for each of your three main jobs. DATE
- [ ] Upsell offered on every single job, once, with the evidence in hand. DATE
- [ ] Price raised once, on new customers only, with no announcement. DATE
- [ ] Ten jobs quoted at the new number, with every yes and no written down. DATE
- [ ] Two downsells written that change the terms instead of the price. DATE
- [ ] Ten conversations booked with realtors, inspectors, property managers or other trades. DATE
- [ ] Something sent to each of them first, before any ask. DATE
- [ ] Reviews answered within two days, every one, naming the job. DATE
- [ ] Job-start and job-close lists run on every job, even alone. DATE
- [ ] Break-even hourly rate recalculated with real numbers from real months. DATE
- [ ] Daily habit unbroken — count the days you missed and be honest. DATE

Days 61–90: Get the Most Cash

Build the parts that compound, then make the hire decision. Deciding not to hire is a decision. Leaving it open is not.

- [ ] Check-back sent to every past customer about the thing you flagged and did not fix. DATE
- [ ] Referral partners moved from good intention to a standing rhythm with dates. DATE
- [ ] Maintenance agreement offered on every job this month and the conversion counted. DATE
- [ ] Loaded cost of a first hire calculated with taxes, workers comp and tools in it. DATE
- [ ] Hire decision made out loud: post the job, or write the number that would make you. DATE
- [ ] Reserve funded to the amount you wrote down in chapter 5. DATE
- [ ] Twelve-month forecast updated with three months of your own real numbers. DATE
- [ ] Six KPIs scored and compared to themselves, not just to the benchmark. DATE
- [ ] The five day-ninety numbers counted: jobs, cash, reviews, price, reserve. DATE
- [ ] Next ninety days written down before this one closes. DATE

Milestones and Tripwires

A milestone without a tripwire is a wish. Write the early signal you can actually see, and the thing you will do the day you see it.

MILESTONE	BY WHEN	HOW YOU WILL KNOW	TRIPWIRE (THE EARLY SIGNAL)	WHAT YOU DO THAT DAY

Decision Log

Every decision that mattered, what you expected, and what actually happened. Write down why, not just what. In a year this is the most valuable page in the book.

DATE	THE DECISION	WHY — WHAT YOU EXPECTED	WHAT ACTUALLY HAPPENED	KEEP OR CHANGE