THE FIRST-YEAR CONTRACTOR PLAYBOOK

90 Days to Your First $10,000 Month

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TRADESMANOFFICE

Premium Tools for the Trades

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Introduction

If you're reading this, you've already done the hardest thing: you've decided to go out on your own.

Maybe you just got your license. Maybe you've been working under someone else for years and you're finally ready to put your own name on the truck. Maybe you've already started, and you're realizing nobody told you about half the stuff you're supposed to know, the insurance, the bookkeeping, the marketing, the contracts, the taxes, the endless list of things that have nothing to do with the actual trade you spent years learning.

Welcome to running a business. It's a different job than the one you trained for, and almost nobody teaches it to you.

Why most new contractors stall in year one

It's almost never a skills problem. The contractors who quit in year one don't quit because they couldn't do the work. They quit because they got buried under everything *around* the work.

They priced jobs too low because they didn't know their real numbers. They got burned on a change order they never put in writing. They couldn't get found on Google. They had three customers who paid late and one who never paid at all. They worked 70 hours a week and ended the month wondering where the money went.

The fix isn't working harder. It's **sequence.** Doing the right things in the right order so each one builds on the last. That's what this playbook gives you.

How to use this playbook

Read it once, cover to cover. It'll take an hour. You'll see the whole map.

Then go back to Day 1 and work it. The 90-day structure isn't arbitrary, each phase depends on the phase before it. You can't price jobs profitably until your money system is set up. You can't build a referral engine until you've delivered work people want to talk about. You can't scale until you know your numbers.

Each phase ends with a one-page checklist. Print it. Tape it to the wall in your shop or your office. Cross things off as you go. There's a quiet kind of pride in watching a checklist fill up.

> **TIP**
>
> **Move at the pace of done, not the pace of perfect.**
> Every section in this playbook is built to be *good enough to ship*, not perfect. Your insurance certificate doesn't need to be the best one in the country, it needs to exist. Your website doesn't need to win design awards, it needs to convert. Done beats perfect every single time, especially in year one.

A note from Jason

I'm a licensed electrician. I've spent my career in the trades, and I've watched more good tradesmen fail at the business side than I can count. Not because they weren't talented, most of them were better than I was on the

tools. They failed because nobody handed them a roadmap.

This is the roadmap I wish someone had handed me. It's written for any trade, electrical, plumbing, HVAC, carpentry, and the dozens of specialties under each. Where something differs by trade, you'll see a sidebar that calls it out. Everything else applies to all of us.

There are no shortcuts here, but there is a path. Walk it for 90 days and you will be a different business owner on the other side.

Let's get to work.

- Jason

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PHASE 1

DAYS 1–14

The Legal Foundation

Be legitimate, protected, and bankable before you swing a hammer.

PHASE 1

The Legal Foundation

Days 1–14 • Be legitimate, protected, and bankable before you swing a hammer.

Most new contractors want to skip this phase. Don't. Every single thing you do for the next 89 days will be harder, slower, or impossible if your legal foundation isn't in place. Two weeks of paperwork now saves you years of cleanup later.

Day 1–2: Verify your license is in good standing

Before anything else, log in to your state licensing board's website and confirm three things: your license is active, there are no pending complaints or disciplinary actions, and your renewal date is at least 90 days out. If your renewal is closer than that, renew now. You don't want a customer Googling your license number and seeing "Expired" in their first interaction with you.

If you don't yet have a license, and your trade requires one in your state, stop reading and go get it. There is no version of running a contracting business without the proper license that ends well.

> **WARNING**
>
> **Unlicensed work is the fastest way to lose everything.**
> Operating without a required license isn't just a fine, in many states it voids your ability to enforce contracts, file mechanic's liens, or collect unpaid invoices through the courts. A single customer who decides not to pay can wipe out months of work.

Day 3–4: LLC vs. Sole Prop vs. S-Corp, the 90-second framework

Don't overthink this. For 90% of new contractors, the answer is a single-member LLC, and here's why:

Sole Proprietorship, Simplest to set up. But your personal assets (house, savings, truck) are not protected if you get sued. For anyone who works in customers' homes, that's an unacceptable risk.

LLC, A few hundred dollars and an afternoon to set up. Gives you liability protection, lets you open a business bank account in the company's name, and you can still file taxes the simple way (as a pass-through). This is the right answer for almost everyone in year one.

S-Corp election, A tax strategy, not a separate entity. Once your business is netting roughly $60K–80K+ per year in profit, talk to a CPA about electing S-Corp tax treatment for your LLC. It can save you thousands in self-employment tax. Don't worry about this in your first 90 days.

> **TIP**
>
> **Use your state's website, not LegalZoom.**
> Every state lets you file LLC paperwork directly through the Secretary of State's website for the actual filing fee (usually $50–$300). LegalZoom and similar services charge $300–$500 on top of that to fill out the same forms. The 30 minutes you save isn't worth it.

WARNING

California contractors: budget for the franchise tax.

California charges an $800 annual minimum franchise tax on every LLC, on top of the filing fee, due in your first year and every year after. It's the highest in the country and catches a lot of new contractors off guard. A handful of other states (Delaware, Tennessee, Massachusetts) also have annual fees worth checking before you file.

Day 5–7: General liability and workers' comp, the minimums that matter

Get a quote for general liability insurance. The standard for residential contractors is $1 million per occurrence / $2 million aggregate. That's the policy size most homeowners' insurance companies require before they'll let you on the property, and it's what most commercial GCs require to put you on a job site. Don't go lower.

If you have any employees, even one part-time helper, you need workers' compensation insurance in almost every state. Independent contractors (1099) don't typically require it, but be careful: misclassifying a worker as 1099 when they should be W-2 is one of the most expensive mistakes a new contractor can make. When in doubt, ask an insurance broker who specializes in trades.

FOR THE TRADES

For the trades

Premiums vary a lot by trade. Roofers and tree work pay the highest rates because of elevated risk; flooring, painting, and finish carpentry pay the lowest. Electricians, plumbers, HVAC, and general contractors fall in the middle. Get quotes from at least three brokers, pricing for the same coverage can vary by 40% or more.

Day 8–10: EIN, business bank account, and business credit card

Get your Employer Identification Number (EIN) directly from the IRS website. It's free, takes about 10 minutes, and you'll have it the same day. Anyone charging you for an EIN is selling you a free government service.

Open a business checking account in your LLC's name. Bring your LLC formation documents and your EIN letter. Most banks will set you up the same day. Then, this is critical, **only use this account for business income and expenses.** Never run a personal expense through the business account, and never run a business expense through your personal account.

Get a business credit card in the company's name as soon as you have a few months of business banking history. The points or cash back on materials and fuel alone will pay for the annual fee many times over.

WARNING

Mixing personal and business finances will haunt you.

If you commingle funds, you can lose the liability protection your LLC gave you in the first place, courts call this "piercing the corporate veil." Plus, untangling mixed finances at tax time is a nightmare you do not want. Keep them completely separate from day one.

Day 11–14: Bookkeeping setup, three options that don't suck

You need to track every dollar in and every dollar out, starting now. Here are the three setups that work for new contractors, ranked from simplest to most powerful:

Option 1, A spreadsheet. If you're truly just starting and money is tight, a two-tab Excel or Google Sheets file (Income / Expenses) will get you through the first 90 days. Categorize every transaction. Reconcile to your bank statement once a month.

Option 2, Wave. Free, web-based, and built for small service businesses. Connects to your bank account, generates invoices, tracks expenses. The free tier is enough for most one- or two-person trades businesses.

Option 3, QuickBooks Online (Simple Start or Essentials). The industry standard. More expensive ($30–60/month), but every CPA in America knows it inside and out. If you expect to grow past two or three employees within a year, just start here.

> **NOTE**
>
> **Hire a bookkeeper before you hire an employee.**
> Your time is worth more on the tools than it is reconciling transactions. A part-time bookkeeper for a small contracting business is typically $150–400/month and saves you 5–10 hours of admin work per week. That's the highest-ROI hire most contractors make in year one.

Phase 1 Checklist

Days 1–14 • The Legal Foundation

Print this page. Tape it up. Cross things off as you go.

- ☐ Verified my license is active and renewal is at least 90 days out
- ☐ Decided on business structure (LLC for most, sole prop or S-corp only with a reason)
- ☐ Filed LLC paperwork with the Secretary of State
- ☐ Received approved Articles of Organization
- ☐ Got an EIN from the IRS (free, online, same day)
- ☐ Got at least 3 quotes for general liability insurance ($1M / $2M minimum)
- ☐ Bound a general liability policy and have the certificate of insurance in hand
- ☐ Set up workers' compensation if I have any employees
- ☐ Opened a business checking account in the LLC's name
- ☐ Set up a business credit card (or noted to apply once I have banking history)
- ☐ Chose a bookkeeping system (spreadsheet, Wave, or QuickBooks) and entered my first transactions
- ☐ Created a digital folder for all formation documents, insurance certificates, and licenses

PHASE 2

DAYS 15–30

The Money System

Stop guessing what to charge.
Start pricing like a business.

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The Money System

Days 15–30 • Stop guessing what to charge. Start pricing like a business.

Here's the most expensive sentence a new contractor says: *"I'll figure out the price when they call."* Pricing in your head, on the fly, in front of a customer is how you end up with a calendar full of unprofitable jobs and no idea why you're broke at the end of the month. The next two weeks fix that for good.

Day 15–17: Hourly rate vs. flat rate, when to use each

There are exactly two ways to charge for your work. Most contractors default to hourly because it feels safe. It's actually the riskier of the two, for both you and the customer. Here's the honest breakdown:

Hourly rewards you for being slow and punishes you for being fast. The customer feels the meter running. Every efficiency you've earned over years of experience makes you *less* money per job. The only places hourly works well are open-ended diagnostic work, true emergency calls, and time-and-materials commercial work where the customer is sophisticated and expects it.

Flat rate rewards you for being good at what you do. The customer knows the price before you start. You make more money on the jobs you've done a hundred times (because you're efficient) and protect your downside on the jobs that take longer than expected (because you priced for the average). Every successful service-based trade business eventually moves to flat rate.

> **TIP**
>
> **Switch to flat rate as fast as you can.**
> If you do nothing else from this playbook, switch your common services to flat rate pricing. Contractors who make this single change typically see their effective hourly rate jump 30–50% within the first quarter. Same work, same hours, more money.

Day 18–20: How to calculate your real break-even labor rate

Before you can price anything, you have to know what an hour of your time actually *costs you*. Most new contractors think their hourly cost is their wage. It isn't. Not even close.

Your real break-even labor rate includes:

- Your target take-home pay (what you want to earn per year)
- Self-employment tax (~15.3% on top of income tax)
- Health insurance, retirement contributions, paid time off you don't get
- Vehicle: payment, fuel, maintenance, insurance, depreciation
- Tools, software, phone, business insurance, licensing fees
- Marketing, accounting, the unpaid hours you spend on quotes and admin
- Slow days, sick days, weather days, you don't bill 40 hours every week

Add it all up, divide by your *actual billable hours* per year (typically 1,200–1,500 for a one-person shop, not 2,080), and you'll get a number that's almost always 30–80% higher than what you've been charging. That's your break-even. Anything above it is profit. Anything below it is you paying customers to let you work for them.

> **NOTE**
>
> **There's a tool for this.**
> If you want this calculation done for you with every line item already built in, the **Break Even Labor Rate Calculator** in the TradesmanOffice shop ($39.99) walks you through it with editable inputs and shows you exactly what you need to charge per hour to hit your income target. Worth the price for one quote.

Day 21–23: Building your first price list, the shortcut

You have two ways to build a price list. The honest one and the fast one.

The honest way is to take every service you offer, estimate the average labor time, add your materials cost with a markup (typically 30–50%), apply your break-even rate to the labor, and price it. Multiply by 190+ services. It takes weeks. Most new contractors never finish.

The fast way is to start from a reference price book that already has 190+ common services priced for your trade, then adjust each line up or down for your market and your overhead. You finish in an afternoon instead of a month. You also catch services you would've forgotten to include, which is where most of your missed revenue lives.

> **NOTE**
>
> **There's a tool for this too.**
> The **Flat Rate Price Books** in the TradesmanOffice shop ($99 each, by trade) give you 190+ pre-priced services in editable Excel format with Good / Better / Best three-tier pricing built in. Designed exactly for this, finish your pricing in one afternoon instead of one month.

Day 24–27: Estimates that close

A great estimate doesn't just list a price, it sells the work. Here's what every winning estimate includes:

A clear scope of work. Bullet by bullet, what you will and won't do. Specificity wins jobs and prevents arguments.

Itemized but bundled pricing. Show what's included; don't necessarily break out every line item, which invites nickel-and-diming.

Three options when possible. Good / Better / Best gives the customer a choice between *which version* instead of *whether to buy*. Average ticket goes up significantly with tiered options.

Your license number, insurance info, and credentials. Trust signals matter, especially with new customers.

A clear price, signature line, and terms. Deposit amount, payment schedule, and what happens if scope changes.

An expiration date. Every estimate should expire in 30 days. Forces a decision, protects you when material costs move.

Day 28–30: Getting paid, invoicing, deposits, and the no-pay-no-work rule

The contractors who get paid on time aren't lucky. They have a system, and they enforce it without apology. Build yours now, before you have a customer who tries to push back.

Always take a deposit. 25–50% on signing for any job over a few hundred dollars. The deposit isn't just cash flow, it's a commitment test. Customers who won't deposit are customers who'll fight you on the final invoice.

Bill progress payments on longer jobs. Anything over a week, structure milestone payments. Never finish a job with more than 25% of the total still outstanding.

Final invoice goes out the day the job is done. Not the next week. Not when you get around to it. Same day. Speed signals professionalism and gets you paid faster.

Net 7 or net 14, not net 30. Net 30 is a commercial term that got copy-pasted into the residential trades and never should have. Set short terms.

Accept cards, ACH, and Zelle/Venmo. Every payment friction you remove is money in your pocket faster. Eat the 2.9% processing fee, your cash flow is worth more than the fee.

> **WARNING**
>
> **Never start the next phase of work with the previous phase unpaid.**
> If a customer is late on a milestone payment, work stops until it's resolved. This feels uncomfortable the first time. It will feel a lot more uncomfortable the day you finish a $30,000 job and realize you're never going to see the last $10,000.

Phase 2 Checklist

Days 15–30 • The Money System

Print this page. Tape it up. Cross things off as you go.

- ☐ Decided on flat rate as my default pricing model (with hourly only for true diagnostic / open-ended work)
- ☐ Calculated my real break-even labor rate (not just my wage)
- ☐ Built or purchased a starting price list of my most common services
- ☐ Created a professional estimate template with scope, pricing, terms, and expiration
- ☐ Decided on Good / Better / Best tier structure for my main services
- ☐ Set my deposit policy (25–50% on signing for any job above a threshold)
- ☐ Set my payment terms (net 7 or net 14, not net 30)
- ☐ Set up a way to accept cards, ACH, and Zelle/Venmo
- ☐ Built a milestone payment template for longer jobs
- ☐ Wrote a 'no-pay, no-work' clause into my standard contract
- ☐ Tested my full quote-to-invoice workflow on a paper exercise before the first real job

PHASE 3

DAYS 31–60

Getting Customers

A predictable pipeline of inbound leads without spending on ads.

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Getting Customers

Days 31–60 • A predictable pipeline of inbound leads without spending on ads.

Now that your foundation and pricing are solid, you need work. The good news: the trades are one of the few industries where you can build a steady pipeline of leads without spending a dollar on advertising. The bad news: it requires consistent effort in the right channels, not random posting on every platform you can find. The next 30 days are about doing the few things that work, in order.

Day 31–33: Google Business Profile, your #1 free lead source

If you do exactly one marketing thing in your first 90 days, do this. A fully optimized Google Business Profile is the single highest-ROI piece of free marketing real estate available to a contractor. When someone searches "electrician near me" or "plumber [your city]," Google's Local Pack, the map with three businesses at the top, captures roughly half of all local search clicks. Your profile decides whether you're in those three slots.

Set up requires the basics:

- Verify your business address (postcard or video verification)
- Choose your primary category carefully, be specific (e.g., "Electrician" not "Contractor")
- Add every service area you'll work in
- Upload at least 10 photos of real work, your truck, and you on the job
- Add full hours, phone, website, and service descriptions
- Enable messaging and call tracking

> **NOTE**
>
> **There's a complete guide for this.**
> The **Contractor's Guide to Google Business Profile** in the TradesmanOffice shop ($29.99) walks you through every section, every category choice, every photo strategy, and the exact review-request scripts that work for trades. If you only buy one product from the shop, this is the one with the highest direct ROI for a brand new contractor.

Day 34–37: The 3 free lead channels that actually work

There are only three free lead channels that consistently deliver real customers for new contractors. Everything else is a distraction.

1. **Google Business Profile + reviews.** Already covered. This is your #1.
2. **Word of mouth from past customers.** Every job is a sales opportunity. Ask every satisfied customer for a referral, most won't think to send you one unless you ask. A simple "If you know anyone else who could use my help, I'd really appreciate the introduction" closes the loop.
3. **Local Facebook Groups and Nextdoor.** Don't spam. Don't post your services unsolicited. Show up consistently in homeowner-focused local groups, answer questions in your trade, be helpful first. When someone asks "can anyone recommend a [your trade]?", and they do, constantly, past members will tag

you. This compounds.

FOR THE TRADES

For the trades

Different trades have different best channels. **Electricians and plumbers** get the most volume from Google Business Profile due to high "emergency" search intent. **HVAC** benefits heavily from seasonal Facebook posts ("is your AC ready for summer?"). **Carpentry, remodeling, and finish trades** rely more on portfolio photos and Instagram or Pinterest, since the buying decision is more visual.

Day 38–42: Asking for your first 5 reviews

Reviews are the single biggest conversion factor for local services. A business with 20+ reviews and a 4.7+ star average will outconvert a business with zero reviews even if the second business is genuinely better. The math is harsh: zero reviews means most people scroll past you.

Ask every customer, every time. The script that works:

TIP

The review-request script that works for trades.

"Hey [name], I really appreciated the chance to do this work for you. If you have 60 seconds, would you mind leaving a quick Google review? It's the single biggest thing that helps a new business like mine. Here's the direct link [send link]. Thanks again."

Send it the day after the job, by text, with the direct review link. Don't make them search for you on Google, half won't bother.

Day 43–47: Facebook Groups, Nextdoor, and local outreach

The mistake most new contractors make on social platforms is leading with "hire me." Nobody hires the guy who walks into a room shouting his price list. They hire the guy who's been quietly helpful in that same room for three months.

The strategy is consistent presence, helpful first, sales never. Find 3–5 local groups where homeowners hang out: neighborhood Facebook Groups, your town's main community page, Nextdoor for your zip code. Set a 10-minute timer twice a week. Answer questions in your area of expertise. Be the helpful person. Don't pitch.

When someone asks "can anyone recommend a [your trade]?" you don't even need to respond, your past helpful answers will have built enough recognition that other members will tag you. That's the play. Reputation, not promotion.

Day 48–52: Your first website, DIY in a weekend, or done-for-you

You need a website. Here's the brutal truth about why: even when someone gets your number from a referral, the first thing they'll do before they call is Google your business name. If nothing comes up, or worse, if a half-built Wix page from 2019 comes up, you've already lost trust before the conversation starts.

You have two paths:

Path 1, DIY a one-page site this weekend. Pick a builder (Carrd, Squarespace, or Wix), buy a domain (Namecheap or Cloudflare, ~$15/year), and build a single page with these sections: who you are and what you do, the services you offer, your service area, customer testimonials (even 1–2 to start), photos of your work, and a big click-to-call phone number plus a contact form. Total time: a Saturday afternoon. Total cost: under $100/year.

Path 2, Done-for-you, built right the first time. A DIY site gets you on the internet. It doesn't get you found on Google. If you want a real website with proper SEO foundations, schema markup, optimized page structure, mobile-first design, click-to-call, schema for local rankings, that's a different build. Most contractors eventually pay for the second version after burning months on the first one.

> **NOTE**
>
> **If you want it built right, built fast.**
> TradesmanOffice's **Contractor Website Design Service** ($499) is a 5-page, SEO-optimized website built specifically for trades, delivered in 5 business days. Built by a licensed electrician in partnership with CodeCompliant SEO (a digital marketing agency that only works with the trades). Hosting available at $29/month all-in if you don't want to manage it yourself. Available in the TradesmanOffice Etsy shop.

Day 53–60: The referral flywheel

A referral is worth 5–10x a cold lead. Referred customers buy faster, negotiate less, trust you more, and refer others themselves. Your goal in the back half of Phase 3 is to make referrals a system, not a hope.

Ask every happy customer, by name, for a specific person. Not "let me know if you know anyone", that goes nowhere. Try: "Most people I work with know one or two other homeowners or business owners who are dealing with similar issues. Who comes to mind?" Specificity gets answers.

Build referrals into your closeout process. When you finish a job and the customer is happy, that's the moment. Not three weeks later by email.

Reciprocate with other trades. Find one electrician (if you're a plumber), one plumber (if you're an HVAC tech), one good GC, and so on. Refer them business. They'll refer you back. This is the oldest play in the trades and it still works.

Consider a referral incentive. $50 off a future service or a $50 gift card for a successful referral is enough to make people remember to send you names. Don't get fancy, small and consistent works better than big and rare.

Phase 3 Checklist

Days 31–60 • Getting Customers

Print this page. Tape it up. Cross things off as you go.

- ☐ Created and verified my Google Business Profile
- ☐ Chose the most specific category and listed every service area
- ☐ Uploaded at least 10 real photos (work, truck, me on the job)
- ☐ Filled out hours, services, and full description
- ☐ Joined 3–5 local Facebook Groups and Nextdoor for my service area
- ☐ Started answering questions in those groups (helpful first, no pitching)
- ☐ Built or commissioned my first website (DIY or done-for-you)
- ☐ Bought a domain in my business name
- ☐ Saved my business email signature with website + GBP link
- ☐ Created my review-request text template with the direct Google link
- ☐ Asked every customer so far for a Google review
- ☐ Identified 3 other trades to build a mutual referral relationship with
- ☐ Decided whether to offer a referral incentive (and what)
- ☐ Built a 'closeout' moment into every job where I ask for the next referral

PHASE 4

DAYS 61–90

The Repeat Engine

Stop reinventing the wheel on every job.
Build the systems that scale.

PHASE 4

The Repeat Engine

Days 61–90 • Stop reinventing the wheel on every job. Build the systems that scale.

By Day 60 you should have customers, revenue, and a basic rhythm. Phase 4 is what separates contractors who plateau at "busy and broke" from contractors who actually build a business. It's the boring stuff: contracts, change orders, follow-ups, knowing your numbers. The compounding stuff. The stuff that makes the next 90 days twice as productive as the first 90.

Day 61–65: Contracts that protect you

Every job needs a written contract. Not an email. Not a handshake. Not "we talked about it." A signed document. The clauses that protect you in every contract:

- **Detailed scope of work**, exactly what's included and exactly what's not
- **Total price and payment schedule**, deposit, milestones, final payment, accepted payment methods
- **Change order clause**, any work outside the original scope requires written approval before it's done
- **Materials and warranty terms**, who supplies, who warranties, for how long
- **Right to lien**, your statutory right to file a mechanic's lien if not paid
- **Cancellation policy**, what happens if the customer cancels after work has started
- **Limit of liability**, your maximum financial exposure capped at the contract amount
- **Dispute resolution**, typically mediation first, then arbitration in your home county

> **NOTE**
>
> **There's a tool for this too.**
> The **Contractor Forms Bundle** in the TradesmanOffice shop ($29.99) includes a professionally drafted master service contract, change order form, lien waiver, completion certificate, and 6 other essential forms, all editable, all built for trades. Worth keeping in the truck.

Day 66–70: Change orders, getting paid for scope creep

The single most common way contractors leave money on the table is doing extra work without writing it up. The customer asks for "just one small thing," you do it, you forget to charge for it, and at the end of the job you've eaten 10–20% of your margin in unbilled scope.

The fix is a 60-second discipline: every time scope changes, even slightly, you produce a one-page change order on your phone or tablet, the customer signs it, and you don't proceed until they do. The script that makes this not feel awkward:

> **TIP**
>
> **How to present a change order without making it weird.**
> *"That's totally something I can take care of for you. Because it's outside what we originally scoped, I'll need to write it up as a change order so we both have it in writing, that protects both of us. It'll take me about 30 seconds. The price for that addition is going to be [$X]. Sound good?"*
>
> Customers respect this. The ones who push back on a change order are the same ones who would have refused to pay extra at the end. Better to find out now.

Day 71–75: Follow-up sequences that turn quotes into jobs

Most contractors send a quote and never follow up. The customer either calls or they don't, and the contractor accepts the result. This is leaving 30–50% of potential revenue on the table. The contractors who follow up close significantly more business than the ones who don't, same quote, same price.

A simple, non-pushy follow-up cadence:

Day 1 (immediately): Quote sent with a thank-you note and a clear next step

Day 3: Quick text, "Hey [name], wanted to make sure you got the quote and see if you have any questions."

Day 7: Soft check-in, "Just wanted to circle back. Happy to walk through any of it if helpful."

Day 14: Final touch, "My calendar is starting to fill for [month]. Want to lock in your spot?"

Day 30: Closing message, "Going to close out this quote on my end since I haven't heard back. If timing changes, just shoot me a text."

> **WARNING**
>
> **Don't ghost-quote.**
> If you're not going to follow up, don't quote in the first place. An unfollowed quote is worse than no quote: it tells the customer you don't really want the job, and they tell their friends the same thing. If you're too busy to follow up, raise your prices until you have time.

Day 76–80: When and how to hire your first helper or sub

Your first hire is the highest-stakes decision of year one. Get it right and your income doubles. Get it wrong and you can take down everything you've built. The honest rules:

Don't hire until you've turned away work for 4+ consecutive weeks. One slow month and a new employee can wipe out your savings.

Hire a 1099 sub before a W-2 employee. Less commitment, less paperwork, less risk. Be careful about misclassification, talk to a CPA.

Hire for attitude, train for skill. A reliable, coachable person with weaker skills will outperform a talented person with attitude problems every single time.

Have a written agreement, even with a sub. Scope, rate, payment terms, insurance requirements, who owns the customer relationship.

Onboard them on YOUR systems. Your contracts, your change orders, your customer-facing standards. Don't let a hire dilute your brand.

Day 81–85: Knowing your numbers, the 4 weekly metrics

You can't manage what you don't measure. Every Friday, spend 15 minutes reviewing four numbers. That's it. Four numbers, every week, no exceptions:

1. **Revenue this week**, total invoiced (not just collected)
2. **New leads this week**, anyone who called, texted, or filled out your form
3. **Quotes sent vs. quotes won**, your close rate. If it's below 30%, your pricing or your follow-up needs work. If it's above 70%, you're probably underpriced
4. **Bank balance and accounts receivable**, cash on hand and money owed to you

Track these in a single tab of a spreadsheet. After 12 weeks, the patterns become obvious. You'll see exactly which marketing channels are working, which months have demand spikes, and how your close rate moves with pricing changes. This is how you stop guessing and start managing.

Day 86–90: What a $10K month actually looks like

Here's the honest math, broken down four ways. "$10K month" means $10,000 in revenue, not profit. Profit margins in trades vary widely (20–40% for a one-person shop is realistic).

Path A, High-ticket installs. 2–3 jobs per month at $3,500–$5,000 each. Common for HVAC system installs, electrical service upgrades, bathroom remodels, kitchen renovations.

Path B, Mid-ticket service work. 8–12 jobs per month at $800–$1,500 each. Common for residential service plumbing, electrical repair work, general handyman / multi-trade work.

Path C, High-volume small tickets. 30–50 jobs per month at $200–$400 each. Common for service calls, small repairs, diagnostic work.

Path D, Mixed. Most successful one-person trades businesses blend two or three of these. A few high-ticket anchors per month plus consistent service work in between.

Whichever path fits your trade and your market, the math is more achievable than most new contractors think. The bottleneck is almost never demand. It's almost always *capacity to convert*, knowing your numbers, pricing right, following up, delivering well, getting reviews, and asking for the next job.

If you've worked through this playbook, you have everything you need to do exactly that.

> **TIP**
>
> **$10K is the floor, not the ceiling.**
> $10K/month is roughly $120K/year in revenue, a solid, sustainable one-person trades business. With one helper and tighter systems, $20–30K/month is realistic by year two. With a small team and a real lead engine, $50K+/month is on the table by year three. The first $10K month is the hardest one. After that, every month is easier.

Phase 4 Checklist

Days 61–90 • The Repeat Engine

Print this page. Tape it up. Cross things off as you go.

- ☐ Have a written master service contract I use on every job
- ☐ Have a one-page change order form I can fill out on a phone or tablet
- ☐ Have a lien waiver template ready for paid jobs
- ☐ Built a written follow-up sequence (Day 1 / 3 / 7 / 14 / 30) for every quote
- ☐ Decided my hiring trigger (turned away work for 4+ consecutive weeks)
- ☐ Drafted a sub-contractor agreement for when I'm ready to hire
- ☐ Set up a weekly Friday review of my 4 metrics: revenue, leads, close rate, cash
- ☐ Tracked at least 4 weeks of data in a single spreadsheet
- ☐ Identified which of the 4 paths to $10K/month fits my trade
- ☐ Set my revenue target for next quarter and worked backward to weekly numbers
- ☐ Reviewed what's working / not working from the first 90 days
- ☐ Made a written plan for the next 90 days

Appendix

The First-Year Tool Stack

Every tool, template, and resource referenced in this playbook, in one place.

Free / external resources

IRS EIN Application, irs.gov (free, takes 10 minutes)

Your state's Secretary of State, for LLC filing (~$50–$300 depending on state)

Wave Accounting, waveapps.com (free for one-person businesses)

QuickBooks Online, quickbooks.intuit.com ($30–60/month, industry standard)

Google Business Profile, business.google.com (free, essential)

Namecheap or Cloudflare, for domain registration (~$10–15/year)

Carrd, Squarespace, or Wix, for DIY one-page websites

TradesmanOffice tools referenced in this playbook

Break Even Labor Rate Calculator, calculate your real hourly cost ($39.99)

Flat Rate Price Books, 190+ pre-priced services with Good/Better/Best tiers ($99 each, by trade: Electrical, Plumbing, HVAC, Carpentry)

All Trades Bundle, all 4 price books together ($198)

Contractor's Guide to Google Business Profile, complete setup and optimization guide ($29.99)

Contractor Forms Bundle, master contract, change order, lien waiver, and 7 more essential forms ($29.99)

Contractor Website Design Service, 5-page SEO-optimized trades website, built in 5 business days ($499)

Code Quick Reference Guides, NEC (electrical), IPC (plumbing), HVAC, IRC (carpentry), premium 16-tab Excel + PDF ($19.99 each)

Flat Rate Options Presentation, 3-tier Bronze/Silver/Gold Excel workbook for selling tiered options ($29.99)

*All available at **tradesmanoffice.etsy.com***

Glossary, 30 Terms Every New Contractor Should Know

Accounts Receivable (A/R)	Money customers owe you for completed work that hasn't been paid yet.
ACH	Automated Clearing House, bank-to-bank electronic payment, lower fees than credit cards.
Aggregate Limit	The maximum total your insurance will pay across all claims in a policy year.
Burden Rate	The full cost of an employee beyond their wage, taxes, benefits, insurance, equipment.
Certificate of Insurance (COI)	A one-page document proving you have active insurance coverage.
Change Order	Written agreement modifying the original contract scope, price, or timeline.
Close Rate	Percentage of quotes that become signed jobs.
COGS (Cost of Goods Sold)	Direct costs of doing a job, materials, subs, direct labor.
Deposit	Up-front payment from customer before work begins, typically 25–50%.
EIN	Employer Identification Number, your business's tax ID from the IRS.
Flat Rate	Pricing model where the customer pays a fixed price for a defined service.
General Liability (GL)	Insurance covering property damage and bodily injury you cause to others.
Good / Better / Best	Tiered pricing structure offering three versions of a service at different prices.
Gross Profit	Revenue minus direct costs of the job (before overhead and operating expenses).
LLC	Limited Liability Company, a business structure that protects personal assets.
Local Pack	The map with three businesses Google shows at the top of local search results.
Markup	Amount added to cost to set the selling price (e.g., 30% markup on materials).
Mechanic's Lien	Legal claim you can file against a property when you haven't been paid.
Net 7 / 14 / 30	Payment terms, invoice is due within 7, 14, or 30 days.
Net Profit	What's left after every expense, your actual take-home from the business.
Overhead	Costs of running the business that aren't tied to a specific job (rent, insurance, software).
Pass-Through Taxation	LLC profits taxed once on your personal return, not at the company level.

Progress Payment	Partial payment made at defined milestones during a longer job.
Quote / Estimate	A written price proposal for work, not yet a binding contract.
Receivables Aging	Report showing how long customer invoices have been outstanding.
Schema Markup	Code on your website that helps Google understand and rank your business.
Scope of Work (SOW)	Detailed list of what the contractor will and won't do on a job.
S-Corp Election	Tax filing choice for an LLC that can save self-employment tax at higher incomes.
Self-Employment Tax	15.3% tax on business income covering Social Security and Medicare.
Workers' Compensation	Insurance covering medical costs and lost wages if an employee is hurt on the job.

What's Next?

You made it through the playbook. That alone puts you ahead of most new contractors, and if you actually work the 90 days, you'll be in a different category entirely.

When you're ready for the next step, here's what works for the next 90 days:

If pricing is your bottleneck

The **Flat Rate Price Book** for your trade ($99) gives you 190+ pre-priced services in editable Excel with Good/Better/Best tiers built in. The single fastest way to stop leaving money on the table.

If lead generation is your bottleneck

The **Contractor's Guide to Google Business Profile** ($29.99) walks you through every optimization step, with the exact review-request scripts that work for trades. Or skip the DIY entirely with the **Contractor Website Design Service** ($499), 5-page SEO build delivered in 5 business days.

If admin and contracts are eating your time

The **Contractor Forms Bundle** ($29.99) gives you 10 essential forms, master contract, change order, lien waiver, and more. Built for trades, editable, ready to use.

If you want to know your real numbers

The **Break Even Labor Rate Calculator** ($39.99) does the math from this playbook for you, with every line item built in. Plug in your numbers, get your real rate.

> **NOTE**
>
> **All in one place.**
> Every product mentioned in this playbook is available at **tradesmanoffice.etsy.com**, built by a licensed electrician, designed to be the best in its category. No filler, no fluff, no fast-follow knockoffs of someone else's work. Just real tools for the trades.

Thanks for reading. Now go build something.

- Jason

Licensed Electrician • Founder, **TradesmanOffice**