



Job-Pricing Cheat Sheet

Markup, margin, hourly rate & per-square-foot — for trades, on one page.

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1. MARKUP IS NOT MARGIN

Markup is added ON TOP of your cost. Margin is profit as a share of the PRICE you charge. They are different numbers — mixing them up is the #1 way trades quietly underprice every job.

Job costs you \$1,000. Add 30% markup → you charge \$1,300 — but that's only a 23% margin.

To actually KEEP 30% of every dollar, you needed to charge \$1,429. That gap is real money, on every job, all year.

Add this markup → you really keep:

MARKUP ADDED	ACTUAL MARGIN
15%	13.0%
20%	16.7%
25%	20.0%
30%	23.1%
40%	28.6%
50%	33.3%

Want this margin → mark up by:

TARGET MARGIN	MARKUP NEEDED
15%	17.6%
20%	25.0%
25%	33.3%
30%	42.9%
40%	66.7%
50%	100.0%

2. PRICE A WHOLE JOB

First add up your real cost: **Cost = materials + your labor + overhead (fuel, dump fees, wear).**

Price by MARGIN: $Price = Cost \div (1 - margin)$

Price by MARKUP: $Price = Cost \times (1 + markup)$

3. WHAT TO CHARGE PER HOUR

Hourly rate = (income you want + yearly overhead) ÷ real billable hours

- Billable hours/yr = billable hours per week × weeks worked. Use your REAL number — often ~25/wk, not 40.
- Quoting, driving, buying materials and invoicing are unpaid — so your rate must be higher than your old wage.
- Add a cushion (e.g. +10%) for slow weeks and the odd non-payer, then round up.

4. PRICE BY THE SQUARE FOOT

Price = area × rate/sq ft × coats × (1 + waste %)

Then apply a minimum charge — a small job costs the same drive & setup as a big one, so don't let it pay less than your gas.

Found your price? Turn it into a quote the customer can pay — in 30 seconds, even with no signal.

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