Haulers Union

Owner-operator Starter Kit

Before the first load.

Start with the work.
Build the business behind the truck.

Hotshot / Box truck / Semi



Your road. Your people.

10 pages to plan your next step.

Haulers Union

01 / DECIDE BEFORE YOU BUY

Start with the work.

Use the kit in order, or go straight to the decision you need to clarify. Fields and checkboxes can be completed in a compatible PDF reader or printed.

The route through this kit

01 Define the operation
02 Model the numbers
03 Check the requirements
04 Choose suitable equipment
05 Verify the load
06 Run it and document it
07 Review the first 90 days
08 Choose your next actions

Your name / operation

Own carrier or leased-on? What still needs review?

Freight, customers and working area

Equipment / vehicle ratings you are comparing

Keep the distinction clear. Owning a vehicle does not by itself determine the authority, qualifications or insurance required for the work. Describe cargo, equipment and geography before checking applicability.

Source notes: [1], [2], [4]. Links and scope on page 10.

02 / KNOW YOUR NUMBERS

A load rate is not take-home pay.

Build the model from quotes and all miles driven. Keep a cash-flow plan separate from accounting profit and ask an accountant to check classifications.

ONE COMPARISON. THE SAME DENOMINATOR.

$1,200 / (600 loaded + 150 deadhead) = $1.60 per total mile

Illustrative arithmetic only, before costs. Not a market rate or target.

Your monthly planning inputs

Fixed recurring costs ($)

Operating costs: fuel, maintenance, tires, tolls ($)

Planned owner pay / cash needs ($)

All miles, including deadhead

Loaded miles

Projected collected revenue ($)

Cost per total mile = modeled operating costs / all miles. Compare revenue on that same mileage basis. Keep reserves and owner cash needs visible; do not double-count them as accounting expenses.

What happens if utilization drops or a payment is late?

03 / GET THE FOUNDATIONS RIGHT

A number is not the whole setup.

Identify what applies to your exact operation. A pending application, a business filing and a vehicle registration are different things.

- [ ] I have described the cargo, routes and exact vehicle / combination ratings.
- [ ] I have checked USDOT / authority applicability using current FMCSA guidance.
- [ ] I have checked driver credentials, endorsements and medical applicability.
- [ ] I have written insurance requirements, filing responsibilities and effective dates.
- [ ] I have identified applicable state registrations, tax obligations and permits.
- [ ] I know which safety, inspection and duty-status records apply and who maintains them.

Requirement still open / who will confirm it?

Evidence, effective dates and renewal reminders

Before taking freight: confirm that the required registrations, insurance and other pre-operational conditions are actually effective. Follow FMCSA's current registration entry points; older portal tutorials may no longer match.

Source notes: [1], [2], [3], [4], [5]. Links and scope on page 10.

04 / CHOOSE FOR THE FREIGHT

The right setup serves the job.

Compare the complete working vehicle or combination, not a headline payload claim or a label such as pickup, box truck or semi.



Freight first

List dimensions, weights, loading access, securement and appointment patterns. Compare them with the actual configuration you intend to operate.

Check every limiting factor

Verify manufacturer, component and applicable road limits. Account for fuel, tools and installed accessories. A simple subtraction does not check axle, tire or combination limits.

Inspect independently

Request a qualified independent inspection and maintenance history. Put immediate repairs, wear items, working equipment and downtime into the purchase comparison.

Three findings to resolve before committing

Source notes: [4], [7], [9]. Links and scope on page 10.

05 / BEFORE YOU SAY YES

Check the load, not just the rate.

Use the same review each time. A registration result or a certificate PDF does not prove that the sender is the business they claim to be.

- [ ] Match legal identity and identifiers using independent official information.
- [ ] Confirm unusual requests through an independently established contact channel.
- [ ] Confirm commodity, dimensions, weight and equipment suitability.
- [ ] Confirm both locations, appointments, contacts and special instructions.
- [ ] Read the rate, payment terms and required invoice documents in writing.
- [ ] Ask how detention, layover, cancellation and changes must be approved.
- [ ] Check deadhead, time, duty limits and the position after delivery.
- [ ] Re-verify unexpected changes to identity, destination or payment instructions.

Pause when the story stops matching.

Keep the original messages and records. Investigate mismatches before accepting or following changed instructions. FMCSA fraud guidance is linked on page 10.

Source notes: [8]. Links and scope on page 10.

06 / RUN IT AND DOCUMENT IT

Keep the whole run connected.

A clear trip plan and a complete load file make the next decision easier. Use current official resources for requirements that can change.

01

Before departure

Review the route, dimensions, restrictions, duty time, weather, parking and a backup. The Union map is an inventory starting point; its driving route is not validated for truck restrictions.

02

At pickup

Check the actual freight and instructions. Use cargo-specific securement requirements and qualified practical training. A generic tiedown count is not a securement plan.

03

During the run

Follow the applicable inspection and duty-status requirements. Document material delays, changes and exceptions through the agreed process. Keep original evidence.

04

At delivery and billing

Retain the delivery receipt, approved changes, invoice packet and submission evidence under one load reference. Confirm the customer's document requirements.

Your load-file naming convention / reference

Source notes: [6], [7], [10]. Links and scope on page 10.

07 / LEARN FROM THE WORK

Your first 90 days.

Review invoiced revenue separately from cash received. A busy week is not proof that the operation can meet its obligations.

Weekly review

Total miles / loaded miles / fuel and operating costs / collected cash / unpaid invoices / downtime / unexpected delays.

DAY 30

Check the assumptions

Are the records complete? Which costs, delays or workload assumptions were wrong?

DAY 60

Compare the actual work

Which lanes, customers and equipment choices support the operation? Compare costs on total miles.

DAY 90

Choose what to repeat

Decide what to keep, renegotiate or stop. Use the records, not a promise that profitability arrives by day 90.

My weekly review day / time

Who reviews the numbers with me?

Keep the evidence. Reconcile the books and retain supporting records. Discuss taxes, owner pay and reserves using your actual business structure and situation with a qualified accountant.

Source notes: [9], [10]. Links and scope on page 10.

08 / MAKE IT YOURS

Three next actions.

Choose the gaps that matter most to your next decision. Completing a checklist is not certification, approval to operate or a complete compliance review.

01 Action / evidence needed

02 Action / evidence needed

03 Action / evidence needed

Review date

Person / agency I will ask

The question I want to bring to the Union

A useful question has context.

Include your equipment, working area, decision and what you already checked.

KEEP THE ORIGINAL SOURCE

Learn here. Confirm there.

Educational field notes for US operations, reviewed October 24, 2026. Requirements depend on equipment, cargo, geography and operating model. This is not a substitute for current regulations or qualified advice.

[01] FMCSA registration
www.fmcsa.dot.gov / open source

[02] Operating authority
www.fmcsa.dot.gov / open source

[03] Insurance filing requirements
www.fmcsa.dot.gov / open source

[04] CDL classes and restrictions
www.fmcsa.dot.gov / open source

[05] New Entrant training
www.fmcsa.dot.gov / open source

[06] Hours-of-service summary
www.fmcsa.dot.gov / open source

[07] Cargo securement rules
www.fmcsa.dot.gov / open source

[08] Broker / carrier fraud guidance
www.fmcsa.dot.gov / open source

[09] SBA: plan your business
www.sba.gov / open source

[10] IRS: business recordkeeping
www.irs.gov / open source

Your road. Your people.

Continue with the eight online lessons. Bring a real question, a useful correction or experience another operator can use.

Open the online starter kit

No earnings, availability or approval is guaranteed. Write only information you are comfortable keeping in this file. Save a completed copy in your own PDF reader.