



OWNER-OPERATOR SURVIVAL CHECKLIST

20 Mistakes That Kill Most New Owner-Operators in Year One

(Carrier Boss Edition — Print-Ready PDF Layout)

SECTION 1 — BUSINESS & MONEY MANAGEMENT

- Know your TRUE cost per mile (CPM)
- Never underprice yourself just to “stay busy”
- Avoid cheap long-distance loads (8 mpg = low profit)
- Track EVERY expense: fuel, tools, repairs, deadhead, insurance
- Maintain a \$3,000–\$5,000 cash reserve for breakdowns
- Understand freight seasonality and plan for slow weeks
- Treat your operation like a real business, not just driving

- Set up proper business structure (LLC, EIN, business bank account)

SECTION 2 — EQUIPMENT & MAINTENANCE

- Buy the RIGHT truck for your niche
- Follow strict preventative maintenance (oil, brakes, tires, coils)
- Avoid overweight loads — verify actual weight every time
- Keep backup equipment: straps, ratchets, lights, jump pack, tools
- Avoid excessive idling in extreme heat (engine + fuel protection)

- Keep your truck clean and professional for customer trust

SECTION 3 — OPERATIONS & LOAD SELECTION

- Avoid dock-high freight if your truck isn't dock-high
- Say NO to unsafe, unprofitable, or unrealistic loads
- Don't rely on one customer or one app — diversify
- Build a niche instead of taking every type of load

- Protect your time — avoid unpaid waiting at docks

SECTION 4 — COMPLIANCE & PROFESSIONALISM

- Understand DOT rules (even for non-CDL trucks)
- Keep required safety gear: extinguisher, triangles, reflective vest
- Maintain a professional online presence (website, Google Business)

- Build relationships with shippers, brokers, and local businesses

BONUS — IF YOU CHECK ALL THESE BOXES...

You're already ahead of 90% of first-year owner-operators.

This checklist protects your money, your truck, and your business.