



TRADEOS
TEMPLATE
SYSTEM

PILLAR 01

Pricing & Estimates

QA'd ON REAL JOBS · TRADE OS

Estimating & Pricing Pack

The calculators, bid sheets and trade rates pros use to quote faster and stop leaving money on the table — with a real job priced line by line, from demo to deposit.

9

tools & templates

5

trade estimating sheets

2

filled real-job examples

Built by contractors for contractors • Trade OS

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THE PACK

What's inside

Nine field-tested tools. Every one ties to a real number on a real job — not theory.

- 1 Labor Burden Rate Calculator** p.4
Turn a wage into a true cost — 6 trade presets + annual leak projection.

- 2 Markup vs. Margin One-Pager** p.5
The mistake that quietly eats 9 points of profit, with a conversion table.

- 3 Professional Job Pricing / Bid Sheet** p.6
Line-item bid with built-in cost → overhead → profit math.

- 4 Change Order Impact Calculator** p.7
See what unsigned scope creep does to your margin in real dollars.

- 5 Trade Estimating Sheets (×5)** p.8
Flooring, Plumbing, Electrical, HVAC, General — rates, add-ons, waste.

- 6 Filled Example — 1,200 sf LVP Job** p.9
A real Tampa floor priced demo-to-deposit, annotated.

- 7 How to Build a Winning Bid in 15 Minutes** p.10
The 5-step routine, run on the example numbers.

- 8 Quarterly Pricing Review Checklist** p.11
Catch margin drift before it costs you a season.

- 9 Profit-Protection Tips** p.11
The 7 lines that save the most money, from the field.

START HERE

How to use this pack

Everything is editable in Canva and print-ready. You don't need to read it cover to cover — pull the tool you need for the job in front of you.

- 1 Set your true labor rate once**
Run the Labor Burden Calculator (p.4) for each crew role. That burdened number feeds every bid — most contractors quote the wage and lose the burden.
- 2 Pick the right estimating sheet**
Use the trade sheet that matches the job (p.8). Each lists realistic material, labor, waste and the add-ons people forget to charge for.
- 3 Build the bid on the Bid Sheet**
Fill materials, labor and other costs (p.6). The sheet walks cost → overhead → profit so the price defends itself.
- 4 Decide markup from your margin goal**
Check the Markup vs. Margin page (p.5) so the number you type actually hits the margin you want.
- 5 Protect it after you win**
Any added scope goes through the Change Order calculator (p.7). Review pricing quarterly (p.11).

Editing in Canva

Open the template → click any field, number or grey box to type. Tables and totals are plain text — update them as you go, or rebuild the math in the matching spreadsheet version. Export to PDF to send a clean quote.

Where this lives online

Every tool here has a deeper how-to at tradetemplateco.com/resources/pricing-estimates — including the free Labor Burden and Markup calculators.

One rule

Never send a price you can't break into cost, overhead and profit. If a customer pushes back, you want to show the math — not flinch.

TOOL 01

Labor Burden Rate Calculator

Your crew doesn't cost what you pay them. Burden — taxes, comp, insurance, paid time off — adds 20–25%. Recover it or it comes straight out of profit.

Worksheet — one crew role

BURDEN COMPONENT	RATE	\$ / HR
Base hourly wage	—	24.00
FICA (Social Security + Medicare)	7.65%	1.84
FUTA + SUTA (unemployment)	2.70%	0.65
Workers' comp (flooring)	6.50%	1.56
General liability allocation	1.65%	0.40
Paid time off / holiday	4.50%	1.08
True burdened cost	+23.0%	29.53

The leak: at 1,800 billable hours a year, the gap between \$24.00 and \$29.53 is **\$9,954 per crew member, per year**. Bill the wage instead of the burdened cost and that's what you give away.

RECOMMENDED BILLABLE RATE

\$68 / hr

Burdened \$29.53 ÷ (1 - 35% overhead & profit)

Trade presets (drop-in)

TRADE	BASE	BURDEN	TRUE
Flooring	24.00	23%	29.53
Plumbing	32.00	22%	39.04
Electrical	34.00	21%	41.14
HVAC	30.00	21%	36.30
General	28.00	24%	34.72
Painting	22.00	22%	26.84

Workers' comp varies by state & class code — edit the rate to your policy. FL/TX/CA presets included in the editable file.

TOOL 02

Markup vs. Margin

They are not the same number, and the difference is where new contractors quietly go broke. Markup is on your cost. Margin is on your price.

Markup %
 (Price - Cost) ÷ Cost
 \$8,620 cost → 38% markup → **\$11,896**

Margin %
 (Price - Cost) ÷ Price
 \$3,276 ÷ \$11,896 → **27.5%**

The 9-point trap: charge "35% markup" thinking it's your margin and you actually keep **25.9%**. On \$250k of work a year that mix-up is roughly **\$22,000** of profit you thought you had.

Rule of thumb
 Decide the **margin** you need to run the business, then look up the **markup** that gets you there. Never guess.

Margin → markup conversion

MARGIN YOU WANT	MARKUP TO CHARGE
10%	11.1%
15%	17.6%
20%	25.0%
25%	33.3%
30%	42.9%
35%	53.8%
40%	66.7%
50%	100%

Tape this to the truck. Most residential trades run a 25-35% margin once overhead is real.

TOOL 03

Job Pricing & Bid Sheet

Fillable. Build the price from the ground up so it survives the conversation when the customer asks "why so much?"

CLIENT / JOB DATE BID #

MATERIALS	QTY	UNIT \$	TOTAL
Materials subtotal			

LABOR	HRS/UNIT	RATE	TOTAL
Labor subtotal (burdened)			

EQUIPMENT / OTHER	TOTAL
Disposal / dumpster	
Permits / fees	
Rental / misc	

Job cost subtotal \$ _____
 Overhead % _____
 Markup / profit % _____

PRICE TO CUSTOMER

\$ _____

Deposit ____% = \$_____ · Balance on completion

TOOL 04

Change Order Impact Calculator

"Can you just add the hallway too?" is where margin goes to die. Here's the cost of saying yes without paper.

Worked example — the LVP job (p.9)

SCENARIO	PRICE	PROFIT	MARGIN
Original signed bid	11,896	3,276	27.5%
+ 180 sf hallway, no change order	11,896	2,036	15.5%
+ 180 sf hallway, signed CO @ 38%	13,607	3,747	27.5%

Same extra work. The only difference is a signed piece of paper — and it's worth **\$1,711** on one small add. Eat three of these a month and you've worked a free week.

Your change order

ADDED MATERIALS \$

ADDED LABOR (BURDENED) \$

ADDED COST SUBTOTAL

× YOUR MARKUP %

CHANGE ORDER PRICE

\$ _____

Pair this with the **Change Order Form** in the Contracts & Bids pack — signature before tools move.

TOOL 05 · 5 SHEETS INCLUDED

Trade Estimating Sheets

One sheet per trade — realistic material and labor rates, the waste factor, and the add-ons people forget to bill. Shown: Flooring. Plumbing, Electrical, HVAC & General included in the editable file.

Flooring — typical rates

LINE ITEM	UNIT	TYPICAL \$
LVP / laminate — material	/ sf	2.50–4.50
LVP / laminate — install	/ sf	1.50–2.25
Tile — install (std)	/ sf	5.00–9.00
Carpet — install	/ sf	0.75–1.25
Demo & haul existing	/ sf	0.45–0.75
Floor prep / self-leveler	/ sf	0.55–1.50
Underlayment	/ sf	0.35–0.60

Waste factor
 Plank/laminate **7–10%** · Diagonal or herringbone **15%** · Tile **10%** · Carpet **5–10%**. Always order to the next full box.

Add-ons you forget to charge

- Furniture move / appliance disconnect
- Stair nosing & transitions (\$18–\$30 ea)
- Subfloor repair (T&M)
- Old adhesive / thinset removal
- Haul-off & dumpster (\$150–\$250)

Field note: prep + demo is often 35–45% of the labor on a re-floor. Walk the subfloor before you quote — that's where the surprises live.

FILLED EXAMPLE · REAL JOB

1,200 sf LVP floor, Tampa FL

Residential re-floor — tear out carpet, prep, install luxury vinyl plank. Priced the way the Bid Sheet (p.6) walks it.

MATERIALS	QTY	UNIT	TOTAL
LVP plank (incl. 8% waste)	1,296 sf	3.15	4,082
Underlayment	1,200 sf	0.42	504
Transitions / trim	6	24.00	144
Adhesive / fasteners / supplies	—	—	165
Materials subtotal			4,895
LABOR (BURDENED)	RATE		TOTAL
Demo & haul carpet	0.55/sf		660
Floor prep / leveling	0.65/sf		780
LVP install	1.75/sf		2,100
Labor subtotal			3,540
Dumpster / disposal			185
Job cost subtotal			8,620

PRICE TO CUSTOMER

\$11,895

Cost \$8,620 × 1.38 markup

Gross profit **\$3,275**
 Margin **27.5%**
 Deposit 40% **\$4,758**

Read the labor: demo + prep is **\$1,440** — 41% of labor. Quote the install rate alone and you'd be \$1,440 short before you opened a box.

38% markup = 27.5% margin, not 38% margin (see p.5). The difference here is **\$1,243**.

GUIDE

Build a winning bid in 15 minutes

The routine, run on the Tampa LVP job. Fast enough to do from the truck, tight enough to defend.

- 1 Measure & set scope**
3 min 1,200 sf, tear out carpet, prep, install LVP. Note access, stairs, furniture. Photograph the worst spot.
- 2 Material takeoff + waste**
3 min $1,200 \text{ sf} \times 8\% = 1,296 \text{ sf plank}$. Add underlayment, transitions, supplies. $\rightarrow \$4,895$.
- 3 Labor at burdened rates**
3 min Demo $\$660 + \text{prep } \$780 + \text{install } \$2,100 = \$3,540$. Use p.4 burdened cost, never the wage.

- 4 Add the easy-to-forget costs**
2 min Dumpster $\$185$. Permit if needed. Cost subtotal $\rightarrow \$8,620$.
- 5 Apply markup from margin goal**
2 min Want 27–28% margin $\rightarrow 38\%$ markup (p.5). $\$8,620 \times 1.38 = \$11,895$. Set deposit 40%.

QUOTED IN
13 min
 $\rightarrow \$11,895, 27.5\%$ margin, defensible line by line.

Why you win it
The homeowner getting three bids can't compare apples to apples — except yours shows demo, prep and install as real lines. That reads as "this one knows the job," and it lets you hold price instead of racing to the bottom.

TOOLS 08 & 09

Quarterly review & profit protection

Margin drifts quietly — material creeps up, your rates don't. Run this every 90 days.

Quarterly pricing review

- Re-pull current material prices for your top 10 items
- Update burdened labor rate — comp & wages change
- Check margin on the last 5 completed jobs vs. quoted
- Recalculate overhead % against actual revenue
- Raise rates on any line that beat target 3 jobs running
- Re-bid any job type now running under 20% margin

7 lines that save the most money

- 1 Quote the **burdened** rate, not the wage. (p.4)
- 2 Decide margin first, then look up markup. (p.5)
- 3 Price demo & prep separately — never fold it into install.
- 4 Every added foot gets a signed change order. (p.7)
- 5 Take a 35–50% deposit; never finance the customer.
- 6 Add a waste factor every time — order to full boxes.
- 7 Put an expiry on the quote: prices good 14 days.



QA'd on real jobs — Trade OS

Every rate and example here was checked against actual contractor invoices, not pulled from a stock template. Edit them to your market — the math holds.

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