PROJECT UNDERDOGS FOUNDER LIBRARY · MONEY BASICS · M-15

BREAK-EVEN CALCULATOR

Enter your price and costs, and this worksheet calculates your margin, your break-even point and the sales you need to pay yourself.

TYPE: WORKSHEET REVIEWED: NOVEMBER 2026 TIME: 15 MINUTES LEVEL: BEGINNER

AT A GLANCE

- This is a **fillable worksheet**. Type in the white boxes on page 2, and the shaded boxes calculate automatically.
- You'll need your **price**, your **costs for one sale**, and your **monthly fixed costs**.
- The method is explained in **M-08 Costs, Margins and Break-Even**.

TIP

The calculations work in **Adobe Acrobat Reader** (free) and most desktop PDF apps. Some browser and phone viewers show the boxes but don't do the math. You can also print the worksheet and fill it in by hand using the formulas below.

How to fill it in

1. **Price per sale.** What a customer pays for one product, job or month of service.
2. **Variable costs per sale.** Everything you spend to deliver one sale, such as materials, packaging, shipping or gas. Name each one in the left box and enter the amount.
3. **Card or app fees.** Enter the percentage your payment processor charges, often about 3%. The worksheet turns it into dollars.
4. **Monthly fixed costs.** Costs you pay each month no matter how much you sell, such as rent, insurance, software, phone and loan payments. Use real bills.
5. **What you want to pay yourself each month.** Be realistic.
6. **Read your results.** The worksheet shows your margin, your break-even sales, the sales you need to also pay yourself, and what that means each week.

The formulas

Margin per sale = Price − Variable costs − Card fees

Break-even sales = Fixed costs ÷ Margin per sale (rounded up)

Sales to pay yourself = (Fixed costs + Your pay) ÷ Margin per sale (rounded up)

Example: Malik's car detailing

Box	Malik enters	Result
Price per sale	$150.00	
Variable costs	Supplies $18.00, gas $7.00	
Card fees	3%	$4.50
Margin per sale		$120.50 (80.3%)
Fixed costs	Van $450, insurance $180, phone and software $60, marketing $200, repair savings $110	$1,000.00
Break-even sales per month		9
Your pay	$3,000.00	
Sales per month to also pay yourself		34
Sales per week		About 7.8

> WATCH OUT
>
> If your margin is zero or negative, the worksheet can't find a break-even point, because every sale loses money. Raise your price or lower your costs per sale first. See **M-07 Pricing Your Product or Service**.

Where to go next

- **M-08 Costs, Margins and Break-Even**
- **M-07 Pricing Your Product or Service**
- **M-16 12-Month Cash Flow Forecast**

IMPORTANT
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BREAK-EVEN CALCULATOR

Type in the white boxes. Shaded boxes calculate automatically.

1. Price

Price per sale	

2. Variable costs for one sale

Cost 1 name:		
Cost 2 name:		
Cost 3 name:		
Cost 4 name:		
Cost 5 name:		
Card or app fee (%)		
Card or app fee in dollars		
Total variable costs per sale		
Margin per sale		
Margin as % of price		

3. Monthly fixed costs

Cost 1 name:		
Cost 2 name:		
Cost 3 name:		
Cost 4 name:		
Cost 5 name:		
Cost 6 name:		
Cost 7 name:		
Cost 8 name:		
Total fixed costs per month		

4. Your pay

What you want to pay yourself each month	

5. Your results

Break-even sales per month	
Break-even revenue per month	
Sales per month to also pay yourself	
Revenue per month to also pay yourself	
Sales per week to also pay yourself	

Weekly figure = monthly sales x 12 / 52. If margin is zero or negative, results stay blank: raise price or cut costs first.