

KEEP TRUCKIN

10 ways to crush your goals as an owner-operator: How I made \$70K in 3 months and paid off my house



Overview

I was killing it in 2017. Money was good, and I was well on the path to reaching my goal: paying off my house by the end of the year. All I needed was **\$71,000**, and I'd be done with my mortgage.

But then my old truck kept having to go to the shop. My wife generously told me I could take what I needed from our savings and buy a new truck. I kept saying, **"No, the house is first. I am not spending our money on anything until the house is paid off."**

Feeling defeated because I was not reaching the goal, I finally gave in and bought a new truck. As the end of 2018 was approaching, it sickened me to think I was going into another year without accomplishing my goal.



Running hard, some homesickness, and making serious money



On Nov. 8, 2018, I kissed my wife and girls goodbye and told them that I would not be back until I had delivered **\$71,000** in loads.

I was serious. I went all the way out to the West Coast to get as far from home as I could. But after three and a half weeks, I got homesick and flew home for a week. After my visit back home, I felt extra motivated by all the money I had made from the holiday loads.

On Feb. 9, 2019, I picked up my last load. **In those three months, I grossed \$73,332.** With the profit from those loads combined with some savings, I was able to wire my last mortgage payment of **\$71,186!**

“I know how to play the system, to run it and get into those high demand markets.”

-Chad Boblett

Here's a simple Excel sheet I maintained to keep track of my loads during this time period.

Pick up date	odo Mile			odo total \$/mile	The Money Original
	Start odo Mile	Finish odo Mile	Total Miles		
11/08/18	8274	11345	3071	\$1.47	\$4,500
11/14/18	11354	12162	817	\$2.02	\$1,650
11/20/18	12162	12491	329	\$4.82	\$1,585
11/21/18	12491	12595	104	\$10.58	\$1,100
11/21/18	12595	13122	527	\$6.64	\$3,500
11/23/18	13122	13123	1	\$150.00	\$150
11/23/18	13123	13242	119	\$12.62	\$1,500
11/24/18	13242	13243	1	\$150.00	\$150
11/24/18	13243	13338	95	\$10.53	\$1,000
11/25/18	13338	13814	476	\$4.20	\$2,000
11/25/18	12814	13976	162	\$5.25	\$850
11/26/18	13976	13977	1	\$150.00	\$150
11/26/18	13977	14615	638	\$6.27	\$4,000
11/27/18	14615	14616	1	\$150.00	\$150
11/28/18	14616	14745	129	\$6.98	\$900
11/29/18	14745	15579	834	\$1.92	\$1,600
11/29/18	15579	15580	1	\$150.00	\$150
12/13/18	15580	16189	609	\$1.87	\$1,140
12/13/18	16189	16524	335	\$2.31	\$775
12/17/18	16524	17828	1304	\$2.98	\$3,885
12/19/18	17828	19252	1424	\$2.04	\$2,900
12/22/18	19252	19537	285	\$3.51	\$1,000
12/27/18	19537	19829	292	\$4.90	1,430
12/27/18	19829	20104	275	\$3.07	\$845
12/28/18	20104	20386	282	\$4.67	\$1,316
12/28/18	20386	20654	268	\$3.51	\$940
12/31/18	20654	20949	295	\$4.70	\$1,386
01/01/19	20949	21304	355	\$4.18	\$1,485
01/02/19	21304	21755	451	\$2.92	\$1,317
01/03/19	21755	22049	294	\$4.48	\$1,316
01/09/19	22049	22868	819	\$1.61	\$1,316
01/10/19	22868	23249	381	\$3.12	\$1,188
01/12/19	23249	23544	295	\$4.03	\$1,188
01/13/19	23544	24075	531	\$2.85	\$1,1516
01/14/19	24075	24338	263	\$5.00	\$1,316
01/15/19	24388	24862	524	\$2.51	\$1,316
01/16/19	24862	25184	322	\$2.48	\$800
01/17/19	25184	25463	279	\$3.72	\$1,039
01/18/19	25463	25785	322	\$3.30	\$1,064
01/19/19	25785	26056	271	\$4.86	\$1,316
01/20/19	26056	26329	273	\$4.17	\$1,138
01/23/19	26329	26686	357	\$2.63	\$940
01/25/19	26686	26687	1	\$792.00	\$792
01/26/19	26687	26962	275	\$4.75	\$1,305
01/27/19	26962	27259	297	\$3.03	\$900
01/29/19	27259	27308	49	\$6.69	\$328
01/30/19	27308	27592	284	\$4.63	\$1,316
01/31/19	27592	27830	238	\$2.06	\$490
01/31/19	27830	28224	394	\$3.64	\$1,435
02/04/19	28224	28558	334	\$3.34	\$1,116
02/07/19	28558	28869	311	\$3.05	\$950
02/07/19	28869	29181	312	\$2.41	\$752
02/09/19	29181	31987	2806	\$1.83	\$5,141
			0	#DIV/0!	
			0	#DIV/0!	
			23713	\$3.09	\$73,332

10 tips to crush your goals



Making money is the way I accomplish goals, and I know I can make serious money by running hard. Here are my tips to help you meet your goals:

1. Write out your goals

This may sound basic, but take a step back and ask yourself what goal(s) you'd like to achieve. For me, I knew I wanted to lessen my financial debt of having a mortgage. I also had other goals, so I made sure to write them down so I would always see them and be reminded of my purpose.

2. Prioritize one goal at a time

There's a lot I want to achieve, and it's easy to get distracted with everything that needs to be accomplished. I want to expand my company, bring

on more drivers, and get more training, but those goals were all put on the back-burner until I met my number one goal—which was to pay off my house.

3. Figure out your weaknesses and use them as motivation

You know yourself better than anyone else. For me, I know that if I stay close to home, I won't work as hard. I basically used my weakness to motivate me, and that's how I achieved my goal of earning \$71,000. I decided not to come home until that amount was made. I went as far away from home as I could—to the West Coast.

4. Know the market

Track the trends and find areas where trucks are in high demand. I make a lot of money during the holidays running next-day delivery service loads for Amazon.

5. Make yourself available

Pay close attention to your [Hours-of-Service clock](#), and once you've got your 10 hours back, post up in your truck and let your customers know you're ready to drive. See if you can deliver a load early or call a shipper and pick one up early.

6. Don't be a solar driver

Be prepared to grab freight at all hours of the night. There will probably be somebody there that needs you—especially when all the other drivers will most likely be sleeping.

7. Don't underestimate your worth

Money might be a relatively small problem for a large company trying to get a load delivered on time, but it's a huge reward for a trucker trying to make it as an owner-operator. Know your worth and don't second guess yourself.

8. Take advantage of peak seasons

Prepare to jam gears during the holidays and around the first of April. Those are great times to hustle up money in the trucking business.

9. Run legal

I'm totally for ELD—everyone should be. I have too much to lose, and I don't want to jeopardize what I've got going for myself. [KeepTruckin's ELD solution](#) is simple to use and keeps me honest.

10. Book your loads as early as possible

I used to tell people "wait until 3:00," but I decided to fill up my week as early as possible. For me, it's a good strategy, especially during that April time frame when shippers are looking to secure trucks earlier instead of trying to find the cheapest truck.

Embrace your inner rate-per-mile master

In my opinion, the big mega-carriers are doing everything they can to keep the little guys like you and me from buying that first truck. But If I woke up tomorrow and was back being a company driver again, the first thing I would do is get my own truck and my own authority. To me, it's just a no-brainer. If you're an owner-operator, be proud.

So, what goals do you want to meet? If you haven't set a goal, start there and be strategic with how you want to get there.

