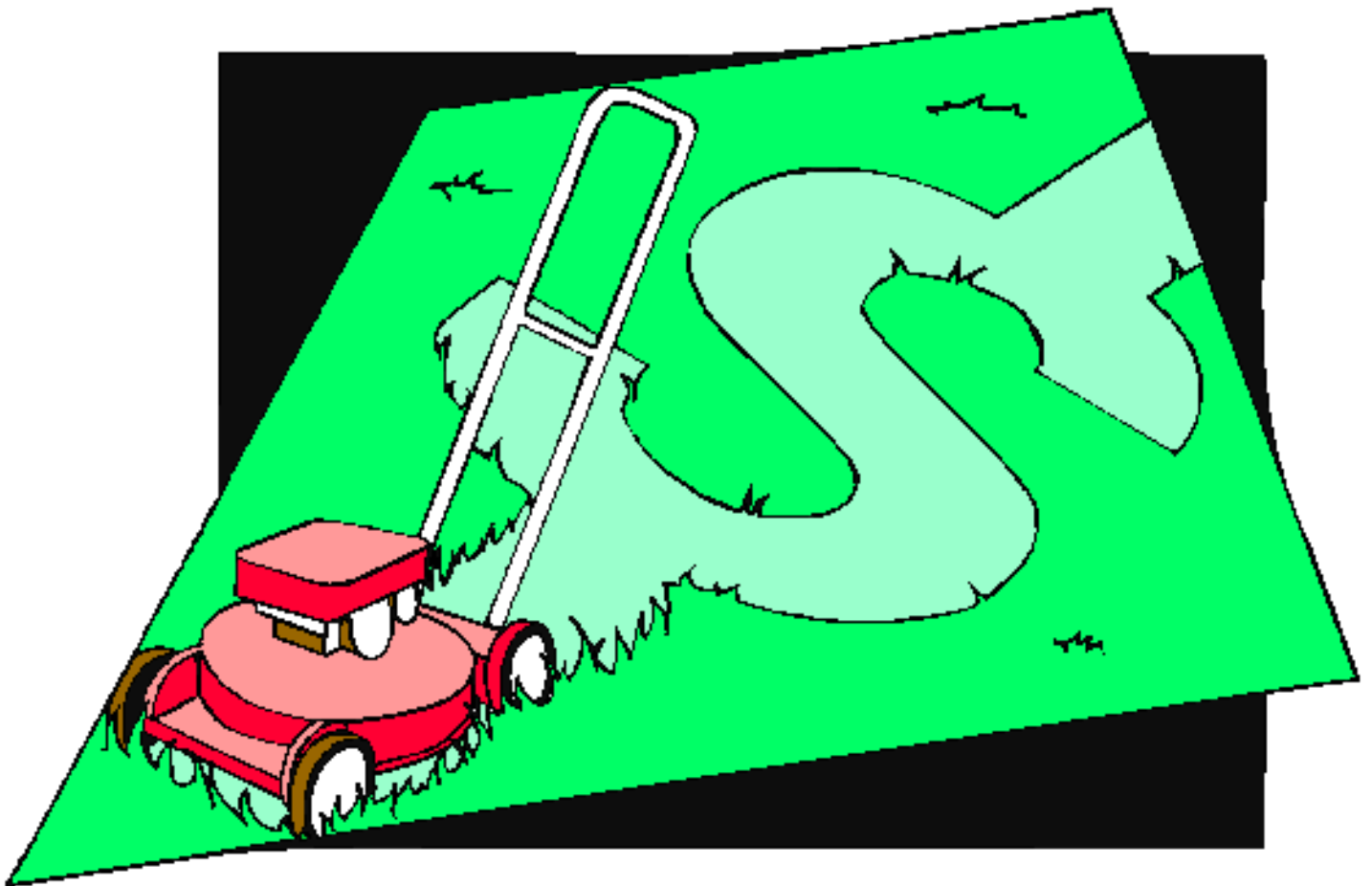


# Mowing for Money

*A Dollar and Sense Guide to Lawn Care  
Business Recordbook*

Name \_\_\_\_\_



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## Special note

Under State of Florida labor laws, children cannot mow for hire under any circumstance unless they are at least 14 years of age. In addition, 14 and 15 year-olds are prohibited from operating any power-driven machinery, except power mowers with a blade of 40 inches or less.

Under Federal labor laws, children under 16 generally may not be employed to work in the area of lawn maintenance or care. However the Federal laws will not apply to all employers and will not prevent a child from mowing lawns as an independent contractor. An employer should know whether the Federal Act is applicable to that particular employer and will be responsible for any violations of the Act. A child mowing lawns for pay in a community using the child's own supplies, materials and equipment, setting their own schedule and directing their own work and who is not employed by a particular person or commercial enterprise, will probably be considered an independent contractor and not within the scope of the Federal Act.

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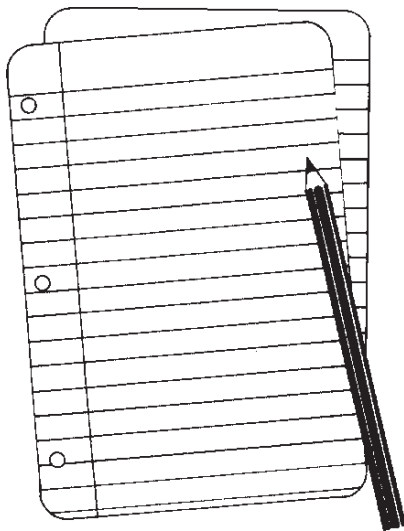
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# Records? Who cares?

You've read **Mowing for Money: A Dollar and Sense Guide to Lawn Care** and you like the idea of having your own business. While your actual business may be lawn care, there is no way around paper work. Everyone has to do a certain amount.

Who cares? You, that's who. As you establish your business, written records will serve as a guide to what you did and how it happened. Records provide information on:



- ✓ who your customers are
- ✓ the service you provide them
- ✓ the price you charged for the service
- ✓ the type of lawn your customer has and a history of its care
- ✓ the tools you own
- ✓ how you use your tools and how much they are used
- ✓ the accuracy of your fixed and variable costs
- ✓ your profits, investments and any debt you incur
- ✓ any outstanding bills you owe or that are owed to you
- ✓ the long range history of your business.

It's all there, at your fingertips, to back you up—to customers and creditors alike!

This document was developed to give you a record keeping guide for your business. Jose provides an example of how to use each form. Make copies as you need to, but don't forget to take copy charges into account under your variable costs.

As your business grows, so will your records. We recommend that you keep your records in a three-ring binder, so that you can add records when needed. **GOOD LUCK!**















# Tool Care and Maintenance Chart

Equipment	Task	How Often	Cost of Materials

## Create a Rate



Just because you know how much you want to make in a week, doesn't mean that's how much you want to charge your customers. There are a lot of other costs you must consider as a business person.

**Fixed costs** are one-time only expenses. Clothing and equipment are examples of these costs. The biggest fixed cost you have to consider is the mower you need to purchase or lease. After all, if you don't have a mower, you don't have a business.

However, equipment can **depreciate**, meaning it decreases in value. You might buy a mower at the beginning of the summer for \$170 and expect to sell it in the fall for \$90. The mower's depreciation is \$80. You only need to add the depreciation as a fixed cost because you expect to get \$90 back when you sell the mower. Be realistic and don't overestimate. If you sell it for more, that's great!

**Variable costs** are expenses that occur at regular intervals but should be calculated into the cost of each mowing. You might only change the oil after every 20 mowings but you don't just charge your twentieth customer for the cost of the oil. It gets spread out over everyone who benefited from it. So when you calculate a variable cost, you need to think about how often it will need to be replaced. Variable costs can also include how much time it takes in getting to your customer's house, replacement parts and maintenance costs.

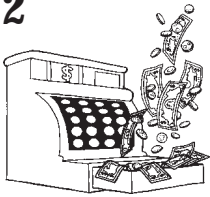
So you don't just want to charge your customer for your labor. If you did that, your expenses would eat into your profits. Sometimes these calculations can be complicated if you are comparing separate things, like apples and oranges. The easiest way to think of it is if you charge by the hour, then figure your costs out by the hour. Check out Jose's example on page 12-13. There's space for you to calculate your rates too!



# Operating Costs List

Keep a list of all costs associated with your business. Chances are you will discover more costs as your business increases. Record them here. That way, when you decide to update and recalculate your customer rate, you won't forget any!

Fixed item	Cost	Variable item	Cost



# Calculate Your Costs!

We know calculating costs can get confusing, so we've included the example from **Mowing for Money** on page 30-31. This time we've added a few extra blanks in case you have other costs. If you need more than the blanks provided, calculate on a separate piece of paper. Keep track of your fixed and variable costs along the way using the form on page 11. As your business grows, you can refigure your rate periodically to take the additional operating costs into account.

## Fixed costs (one time costs)

Jose's Example  
mower

My asset is \_\_\_\_\_

Value of asset at beginning of summer

\$170

\$ \_\_\_\_\_

Value of asset of end of summer

- \$90

- \$ \_\_\_\_\_

So the fixed cost of mower is \$80.

\$80

\$ \_\_\_\_\_

Using his goals on page 28 from **Mowing for Money**, Jose will want to spread that cost over the 80 hours of work he wants to do over the summer.

$$\frac{\$80}{80 \text{ hrs}} = \$1.00/\text{hr}$$

\$ \_\_\_\_\_ = \$ \_\_\_\_\_ / hr  
\_\_\_\_\_ hrs

\$80 divided by 80 hours = \$ 1.00 per hour.

$$+ \frac{\$11}{80 \text{ hrs}} = \$0.14/\text{hr}$$

\$ \_\_\_\_\_ = \$ \_\_\_\_\_ / hr  
\_\_\_\_\_ hrs

The spare blade costs \$ 11.00

$$= \$ 1.14/\text{hr}$$

\$ \_\_\_\_\_ = \$ \_\_\_\_\_ / hr  
+ \_\_\_\_\_ hrs

So you will want to add \$ 1.14 per hour for every you mow to recover fixed costs.

You can use this method with other assets (tools, protective clothing, other fixed items you listed on page 11) you plan to purchase.

\$ \_\_\_\_\_ = \$ \_\_\_\_\_ / hr  
+ \_\_\_\_\_ hrs

\$ \_\_\_\_\_ = \$ \_\_\_\_\_ / hr  
+ \_\_\_\_\_ hrs

move these fixed costs to the next page...



= \$ \_\_\_\_\_ / hr

# Variable costs

Jose's owner's manual recommends the spark plug be changed every 25 hours. The plug costs \$2.50. So his variable cost is 10 cents an hour.

## Jose's Example

$$\frac{\$2.50}{25 \text{ hrs}} = \$0.10/\text{hr}$$

## Your Cost

$$\frac{\$ \text{_____}}{\text{_____ hrs}} = \$ \text{_____}/\text{hr}$$

Same thing goes for gas. Jose can mow four hours on one gallon of gasoline. He estimates that gas costs \$1.26 a gallon.

$$\frac{\$1.26}{4 \text{ hrs}} = \$0.32/\text{hr}$$

$$\frac{\$ \text{_____}}{\text{_____ hrs}} = \$ \text{_____}/\text{hr}$$

Do the calculation again for oil. He doesn't use as much, only 1 quart for every 20 hours of mowing. A quart costs \$1.20.

$$\frac{\$1.20}{20 \text{ hrs}} = \$0.06/\text{hr}$$

$$\frac{\$ \text{_____}}{\text{_____ hrs}} = \$ \text{_____}/\text{hr}$$

The last obvious variable cost is sharpening and balancing the blade. The owner's manual recommends that it be sharpened every 4 hours. It costs \$3.50 to sharpen and balance the blade.

$$\frac{\$3.50}{4 \text{ hrs}} = \$0.88/\text{hr}$$

the total variable costs \$1.36/hr

$$\frac{\$ \text{_____}}{\text{_____ hrs}} = \$ \text{_____}/\text{hr}$$

$$\frac{\$ \text{_____}}{\text{_____ hrs}} = \$ \text{_____}/\text{hr}$$

$$\frac{\$ \text{_____}}{\text{_____ hrs}} = \$ \text{_____}/\text{hr}$$

So if you add up:

the total variable costs

$$\$1.36/\text{hr}$$

the fixed costs from page 12

$$\$1.14/\text{hr}$$

you get the costs per hour.

$$\underline{\$2.50/\text{hr}}$$

$$\underline{\$ \text{_____}/\text{hr}}$$

$$\underline{\$ \text{_____}/\text{hr}}$$

$$\underline{\$ \text{_____ cost}/\text{hr}}$$

Then add it to the hourly labor rate you decided you wanted (letter "d" on page 28 of **Mowing for Money**) and you'll know how much to charge your customers!

$$+ \quad 5.00/\text{hr}$$

$$\underline{\$7.50/\text{hr}}$$

$$\underline{\$ \text{_____ labor rate}}$$

$$\underline{\$ \text{_____}/\text{hr}}$$

customer fee

# Jose's Customer Record

First contact date: April 4, 1997 by phone in person other: \_\_\_\_\_

Referred by: India Jones

Customer name: Mary Smith

Address: 128 Gateway Drive, Gainesville, FL 32605

Phone (home): (352) 555-5555 (After 5 PM M-F and weekends)

Phone (business): (352) 444-4444 (only for emergency M-F 7:30 AM-4:30 PM)

Preferred mowing days: MWFSat Preferred mowing times: 12-8 AM PM

Grass type: St. Augustine grass

Recommended mowing height: 3-4 in Recommended mowing frequency: 4-14 days

Preferred mowing height: 3 in Preferred mowing frequency: weekly

Obstacles (lawn ornaments, irrigation system): Move patio furniture off lawn if needed

Other services provided: Beginning April 17, weed yard & flower bed at every mowing

*Okay with MS  
4/17/97*

Other notes (children/pets?) put excess clippings in compost heap

Estimated time: 1 hour Estimated cost: \$7.50 mow only \$22.50 with weeding

Payment schedule: due upon completion of each job

I agree to the terms outlined in this document.

Mary Smith Date: 4/6/97

## Service record

Date	Time	Paid	Notes*	Date	Time	Paid	Notes*
4/6	1 hr	7.50	vertical				
4/14	1 hr	7.50	diminishing square				
4/18	3 hr	22.50	Added weeding/horizontal				
4/30	3 hr	22.50	diagonal				

\*be sure to keep a record of which mowing pattern you use each time you mow

# Customer Record

First contact date: \_\_\_\_\_ by phone in person other: \_\_\_\_\_

Referred by: \_\_\_\_\_

Customer name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone (home): \_\_\_\_\_

Phone (business): \_\_\_\_\_

Preferred mowing days: \_\_\_\_\_ Preferred mowing times: \_\_\_\_\_ AM PM

Grass type: \_\_\_\_\_

Recommended mowing height: \_\_\_\_\_ Recommended mowing frequency: \_\_\_\_\_

Preferred mowing height: \_\_\_\_\_ Preferred mowing frequency: \_\_\_\_\_

Obstacles (lawn ornaments, irrigation system): \_\_\_\_\_

Other services provided: \_\_\_\_\_

Other notes (children/pets?) \_\_\_\_\_

Estimated time: \_\_\_\_\_ Estimated cost: \_\_\_\_\_

Payment schedule: \_\_\_\_\_

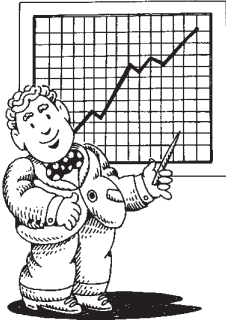
I agree to the terms outlined in this document.

\_\_\_\_\_ Date: \_\_\_\_\_

## Service record

Date	Time	Paid	Notes*	Date	Time	Paid	Notes*

\*be sure to keep a record of which mowing pattern you use each time you mow



# Charting Jose's Progress

Keeping records is a very important part of running your own business. A daily calendar for appointments and other maintenance tasks keeps you from forgetting important activities (including time for yourself).

Month APRIL

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Buy supplies 1-4 PM	2	3	4 Call potential Customers	5	6 Jones 3 PM Smith 6 PM	7 Maintain mower 10 AM Movie 4 PM
8 Mom 2 PM Miller 4:30 PM	9 Drop off used blade on way to Library	10	11 Pick up blade after school	12	13 History Paper Due	14 Jones 10:30 AM Smith 2 PM
15 Work On Mower <del>Miller 2 PM</del> reschedule due to rain	16 Mom 4 PM	17 Miller 4 PM	18 Smith 4 PM	19 Jones 4 PM	20 Buy supplies after school	21 family wedding
22 Miller 2 PM	23 Drop off used blade on way to Library	24	25 Math exam Pick up blade after school	26 <del>Smith 4 PM</del> reschedule due to rain	27 PROM	28 Maintain mower 1 PM Jones 4 PM
29 Miller 2 PM	30 Smith 4 PM		Note: Don't forget to give Mom mower payment	will owe Mom \$120 after this month's payment		



# Month \_\_\_\_\_

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

# Jose's Income vs. Expenses

Date	Item	Time taken	Income	Expenses
4/1	borrowed from Mom		\$170.00	
4/1	bought mower	2 hrs		\$170.00
4/1	bought 2 gals. gas	0.5 hrs		\$2.52
4/1	bought 1 spare blade	0.5 hrs		\$11.00
4/4	called potential customers	2 hrs		
4/6	mowed Ms. Jones' yard	2 hrs	15.00	
4/6	mowed Ms. Smith's yard	1 hr	7.50	
4/7	mower maintenance	2 hrs		
4/8	mowed yard for Mom	1.5 hrs	11.25	
4/8	mowed & weeded for Mr. Miller	3 hrs	22.50	
4/11	Dropped off (4/9) & picked up blade #1	0.5 hrs		3.50
4/14	mowed Ms. Jones' yard	2 hrs	15.00	
4/14	mowed Ms. Smith's yard	1 hr	7.50	
4/15	mower maintenance	2 hrs		
4/16	mowed & weeded for Mom	2 hrs	15.00	
4/17	mowed & weed for Mr. Miller	3 hrs	22.50	
4/18	mowed & weeded for Ms. Smith	3 hrs	22.50	
4/19	mowed Ms. Jones' yard	2 hrs	15.00	
4/20	pickup oil	0.25 hrs		1.20
4/22	mowed & weeded for Mr. Miller	3 hrs	22.50	
4/25	Dropped off (4/23) & picked up blade #2	0.5 hrs		3.50
4/28	mower maintenance	2 hrs		
4/28	mowed Ms. Jones' yard	2 hrs	15.00	
4/29	mowed & weeded for Mr. Miller	3 hrs	22.50	
4/30	mowed & weeded for Ms. Smith	3 hrs	22.50	
4/30	re-payment to Mom			50.00
<b>Total the columns and subtract</b>		4375	406.25	241.72
<b>This is your first entry on the next page</b>			164.53	00.00



# Putting It Together

As we said on page 3, written records serve as a guide to what you did and how it happened. It's a good idea to review your records at the end of every month to see how you're doing. Make sure everything has been included in the right place and no cash transactions or activities are forgotten.

Perhaps the most important thing these records reveal is the amount of time you spend on your business that isn't "paid" for—like maintenance time or customer recruitment time. Most people starting a business spend a lot of time preparing for their business day. A baker spends a lot of time baking before the bakery ever opens. You will spend time preparing too.

Once you are established, your records will tell you just how much preparation time is required for your business. This time can be calculated like a variable cost and can be added to your customer fee. While your customers will be cost conscious, they should be willing to pay the higher fee since they know the quality of your work.

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## Mowing for Money:

A Dollar and Sense Guide to Lawn Care  
Business Recordbook

by

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