



TRUCKERS SHIELD - WHITE PAPERS

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VOL 4

RUNNING BLIND

Not Knowing Your Numbers

A first-person account by

Darius Goins — Founder, Truckers Shield

25 Years in the Industry · 2.5 Million Miles · Every Seat: Company Driver,
Lease Operator, Owner-Operator, Fleet Owner, Freight Broker

BLIND

April 2026 · Goins Digital LLC · truckersshield.xyz

Understanding Who This Paper Is Written For

Before this paper goes any further, it is important to establish clear definitions. The term "owner-operator" means different things to different people in this industry — and those differences matter both financially and emotionally. This paper uses the term broadly to describe any driver who has taken on personal financial responsibility for commercial equipment. But within that broad category, there are three meaningfully different tiers — each with its own financial structure, its own level of operational autonomy, and its own set of pressures.

We are not here to rank these groups or minimize any of them. The financial struggles and challenges discussed in this paper apply across all three. What differs is the degree of pressure, the structure of the payments, and the amount of control a driver has over their own operation. Understanding where you sit in this picture is the first step toward running better numbers.

TIER 1

Traditionally Financed Independent Owner-Operator

Financed their equipment through a bank, credit union, or commercial lender. One monthly payment. May hold their own authority (MC number) or choose to lease on to a carrier. Has the most breathing room of the three groups — a slow week or a bad load can be absorbed without immediately threatening the operation. This is who most people picture when they say "owner-operator."

TIER 2

Independent Equipment Lease (SFI, Arrow, Lone Mountain, etc.)

Leased their equipment through an independent equipment lessor. Weekly payment structure — which means the clock never stops. Can run under their own authority, lease on to a carrier, or operate under another company's authority. Put real money on the line, but the weekly payment cycle leaves almost no margin for error. A breakdown, a slow week, or unplanned time off compounds fast — and digging out of that hole requires running significantly harder just to get back to even.

TIER 3

In-House Carrier Lease (Swift, CR England, KLLM, and others)

Entered a lease program offered directly by a carrier — often one they previously drove for as a company driver. The carrier provides the truck; the driver takes on the financial responsibility for it while continuing to operate largely under the carrier's dispatch system. Financially, this group bears the risk of ownership. Operationally, many have limited freedom over the loads they run. CR England settled a class-action lawsuit for \$37.8 million related to its lease-driver program — a case that alleged fraud, misrepresentation, and breach of fiduciary duty. The financial pressure on this tier is the most acute of the three.

Regardless of which tier a driver falls into, the core argument of this paper remains the same: the financial risk lands on the driver. And in all three cases, knowing your numbers is not optional — it is survival.

What This Paper Is About

The trucking industry moves over 70% of all freight in the United States by tonnage. Every driver on the road — company driver, lease operator, independent owner-operator — is part of what keeps that system moving. But among those drivers, the ones who carry the greatest personal financial risk are the operators who put their own equipment, their own credit, and their own livelihoods on the line every single day.

And the majority of them have no clear picture of what it actually costs them to run a mile.

This paper argues — based on 25 years of firsthand experience across every role in this industry — that driver financial ignorance is not simply a knowledge gap waiting to be filled. It is a structural feature of a system that profits from confusion. Carriers, leasing companies, brokers, and dispatchers have all built business models that function more profitably when the person doing the actual work cannot calculate their true net.

This paper examines how that system operates, why drivers remain inside it, what it costs them personally across all three tiers, and what changes when a driver finally starts running their business like a business.

73%

of owner-operators cannot accurately state their true cost per mile

\$1,200+

average monthly revenue lost to short pays and missed detention

\$37.8M

CR England class-action settlement related to its lease-driver program

"The industry and the players in it depend on drivers not knowing their numbers, not knowing their cost of doing business, not fully seeing the bigger picture of their own business model."

—Darius Goins, Founder, TruckersShield

When the Check Didn't Match the Math

Every driver who has ever run their own operation knows the feeling. You have been keeping track — mentally, on paper, in your head between stops. You know roughly what you ran, roughly what you spent, roughly what should be there when the settlement drops. And then it is not.

Not dramatically short. Not a number that would make you call a lawyer. Just short enough to make you pause. Short enough that when you go back and study the statement, you cannot quite pin down exactly where the difference lives.

FIRST-PERSON ACCOUNT

"When the deductions ended up being more than I could pin down — when the check came up shorter than what I had calculated and written down — I realized something was wrong. You can do all the writing down you want. At the end of the day, you are crunching so many numbers in real time that it is almost impossible to keep up with every variable. So you end up accepting the next best thing: as long as it is close." — Darius Goins

That phrase — "as long as it's close" — is one of the most expensive phrases in trucking. It is the moment a driver stops being an auditor of their own business and becomes a passenger in their own finances. It happens not because drivers are careless, but because the volume of variables moving simultaneously makes true precision feel impossible without the right tools.

Going back through old statements and finding discrepancies — then having the carrier confirm a short pay — is not a rare experience. Most drivers simply do not go back. Most trust that the system is too established to be making consistent errors in its own favor.

Some of those errors are not errors at all.

The Most Common Financial Mistake — Across All Three Tiers

Ask most experienced operators what the biggest financial mistake they have seen is, and they will point to a bad load, a blown tire, or a slow month. The real answer goes deeper than any single event.

The most common financial mistake made by operators across all experience levels — not just beginners, but drivers with years in the seat — is the failure to separate the business from the person running it. Most operators have no formal structure, no separate accounts, and no clear distinction between what the truck made and what they personally took home.

THE PROFITABILITY ILLUSION

"Most drivers' idea of profit is simply not going in the hole for the week. As long as the settlement is not negative, it was a profitable week in their mind. But they have not accounted for tax reserve, maintenance reserve, or business structure. This is also how taxes do not get done — because without accurate structure, you cannot produce accurate numbers." — Darius Goins

Not going negative is survival. It is not profitability. A business built around week-to-week survival — with no reserve, no structure, and no clear visibility into true costs — is one unexpected expense away from collapse. And in trucking, unexpected expenses are not the exception. They are the schedule.

Who Benefits From Driver Financial Ignorance

The uncomfortable foundation of this paper is this: driver financial ignorance is not a problem the industry is working to solve. It is a condition the industry is structured to maintain.

When a driver does not know their cost per mile, they cannot defend a rate. When they cannot defend a rate, they accept what is offered. When they accept what is offered, the broker keeps more margin, the carrier retains more control, the leasing company keeps the driver in the seat, and the dispatcher continues collecting their percentage. Every player in the ecosystem benefits from the driver's financial confusion — except the driver.

The Lease Orientation — A Study in Strategic Omission

Consider what happens when a driver enters a carrier lease program. They walk into an orientation. They sign paperwork. They are told the weekly lease payment. In many cases, that is the entirety of the financial conversation.

WHAT ORIENTATION ACTUALLY LOOKS LIKE

"You don't get any financial information. You walk in, sign paperwork, they tell you the lease payment — and that's it. Many companies rush you through the signing process, hand you a stack of papers, and get you locked in fast. The financial literacy part is entirely on you. This is the only industry where you can walk in with zero business experience, get access to a \$150,000 piece of equipment, and be expected to know what you're doing from day one." — Darius Goins

No cost-per-mile breakdown. No explanation of what the fuel surcharge structure means for the driver's actual take-home. No discussion of how the combined weight of weekly deductions performs against a slow freight week. No conversation about maintenance reserves, escrow structures, or the administrative fees that will begin appearing on settlements after the first month.

The question worth asking is simple: why not?

A carrier that genuinely wants its lease operators to succeed would treat financial education as a retention tool — not a liability. An operator who understands their numbers makes better load decisions, runs more efficiently, and stays productive longer. The reason that education is absent from orientation is the same reason transparency is absent from most rate negotiations: a driver who understands their cost structure starts saying no. And loads that nobody will accept at the offered rate have to pay more.

The \$12,000 Illusion — Where the Money Actually Goes

A driver grossing \$12,000 a month can feel like they are doing well. Gross revenue in trucking, however, is one of the most misleading numbers in any industry. The table below illustrates what a realistic monthly picture looks like for a Tier 2 lease operator at current fuel prices.

Line Item	Monthly Estimate	Notes
Gross Revenue	\$12,000	What appears on the settlement
Lease / Equipment Payment	— \$2,400	Weekly payment × 4.33 weeks
Fuel Cost	— \$8,500–\$10,200+	\$5.59/gal, 6.0–6.5 MPG, 10K–11K miles
Insurance & Escrow Deductions	— \$1,100	Carrier-deducted or direct pay
Administrative & Access Fees	— \$350	Often buried in settlement detail
Cash Advances / Comchecks	— \$400	Convenience costs most never track
Maintenance Reserve (recommended)	— \$500	What should be set aside — often isn't
Self-Employment Tax Reserve (15.3%)	— \$650	What should be set aside — often isn't
TRUE TAKE-HOME	\$0–\$2,750	Before paying yourself a draw — often less

At current diesel prices, many Tier 2 operators running 10,000–11,000 miles per month are spending \$8,500 to \$10,200 or more in fuel alone — \$2,200 to \$2,600 per week. When equipment payments, insurance, and fees are layered on top, the driver taking home \$12,000 gross may be netting close to nothing before they ever pay themselves a draw.

When Drivers Cannot Say No

One of the most powerful mechanisms that keeps operators locked into unfavorable rates is not lack of knowledge alone — it is lack of financial runway.

When a driver has no cash reserve, when the equipment payment is due this week, when the fuel card needs to be refloated — they cannot afford to turn down a load. Any revenue becomes acceptable because the alternative is losing the truck. This dynamic is felt most acutely by Tier 2 and Tier 3 operators, whose weekly payment structures leave the smallest margin for disruption.

THE DESPERATION CYCLE

"Drivers tend to run in desperation mode the majority of the time — because the rates don't reflect the actual cost of doing business. Diesel is over \$5.50 a gallon right now. There is no earthly way drivers should be accepting certain load rates at these fuel prices. But they are almost forced to — because the alternative is losing everything they have." — Darius Goins

This is the desperation economy. Carriers and brokers understand it well. A driver who cannot say no is a driver who will run at any rate. A driver who will run at any rate keeps freight moving at margins that benefit every party except the one behind the wheel.

The Cents Game Nobody Explains at Orientation

Trucking is a cents-per-mile business. The difference between a \$1.85/mile and a \$2.10/mile operating cost — applied across 10,000 miles in a month — is \$2,500. That gap separates a profitable month from a survival month. And that gap is almost never discussed during lease orientation.

THE EQUIPMENT TRAP

"If these trucks get terrible fuel mileage, it's a financial disaster waiting to happen. Is anyone explaining what a fuel surcharge actually means to the driver's bottom line? Are they walking through cost per mile at orientation? Think about why they wouldn't: the moment a driver understands what being profitable requires, they start questioning the rates. They start saying no. And loads that nobody will move at cheap rates have to pay more." — Darius Goins

The Fee Architecture — How Money Disappears Line by Line

Beyond the visible deductions — equipment payment, fuel, insurance — there exists a secondary layer of settlement line items that most operators never interrogate. Administrative fees. Telephone access charges. Escrow holds with unclear accounting. Occupational accident insurance premiums buried in non-taxable adjustments. Combined damage deposits assessed without itemization.

Each individual charge may appear small in isolation — \$26 here, \$34 there, \$100 somewhere else. But these amounts compound across 52 weeks, and across the life of a lease, they represent thousands of dollars that left the driver's account without ever being fully understood or questioned.

The settlement is designed to appear comprehensive while being complex enough to discourage close reading. That is not an accident.

Why Drivers Don't Look — And Who That Serves

The most persistent question in all of this is not structural — it is psychological. Why, given everything at stake, do so many operators choose not to engage with their numbers?

The answer is not laziness. It is a combination of exhaustion, cultural conditioning, and a fundamental mismatch between how drivers were trained to think and what running a business actually requires.

The Macro Mindset Problem

Most drivers enter trucking as employees — paid to drive, not to manage, analyze, or audit. Their professional identity is built around movement: miles covered, loads delivered, on-time performance. The financial architecture behind those miles belongs to someone else's department.

When that driver transitions to operator status — at any tier — the job description changes completely. They become the CFO, the dispatcher, the compliance officer, and the driver simultaneously, while physically operating heavy equipment across hundreds of miles a day. The mental model, however, often does not change as quickly as the job title.

THE MINDSET GAP

"Most of the time, it's simply about making some money. The conversation about running an actual business — with structure, tracking, and real numbers — is a completely different conversation. The numbers aren't important to many drivers on a microscopic level. The blanket number has to come out of their head before anything else can change." — Darius Goins

The Pride Economy

Trucking is one of the most identity-driven industries in America. Operator status carries genuine social weight — the truck is not just equipment, it is a statement. And that pride creates a dangerous blind spot.

Admitting that you do not understand your settlement — that you cannot calculate your true cost per mile — can feel like admitting you should not have gotten the truck. In a culture built on the logic that every operator is captain of their own ship, not knowing how to navigate is treated as a character flaw rather than a learning opportunity.

THE CULTURE OF SILENCE

"Trucking is such a prideful and ego-driven industry that admitting you don't know something can be read as not knowing what you're doing. Why did you get a truck if you don't know how to run the numbers? That's the mentality. There is very little collectivism amongst drivers in this industry — every person is expected to figure it out alone." — Darius Goins

That culture of silence serves exactly one group: the companies extracting value from operators who are too proud — or too exhausted — to ask the questions that would protect them.

What Happens to Operators Who Never Look

They survive. That is the honest answer. Operators who do not engage with their numbers do not always fail immediately. They find a rhythm, they get by, and over time they accept "getting by" as success — because confronting what the numbers actually say is more uncomfortable than the slow financial erosion of not knowing.

THE LONG-TERM REALITY

"They're still getting by. And they accept getting by as being successful. Drivers tend to operate day to day rather than with long-term thinking. The ones who think long-term win. The ones who don't get by — until one maintenance situation shuts everything down. You can usually see the signs before it happens." — Darius Goins

An \$8,000 repair does not appear without warning. It arrives after months of deferred maintenance, no reserve fund, and every dollar that came in going right back out. The breakdown is not bad luck — it is the end of a financial story that started being written the day the driver decided the numbers could wait.

What Changes When You Start Running the Numbers

The single most important number any operator needs to know — before load rates, before revenue targets, before everything else — is their fuel cost per mile at today's diesel price.

Not because fuel is the most important expense in isolation, but because it is the one variable that changes constantly and affects every other calculation simultaneously. A driver who knows their fuel cost per mile has an anchor point for every financial decision in their operation.

START HERE

"Their fuel cost — because it fluctuates and is in direct alignment with everything else. The truck cannot run without fuel. You can find a truck with no payment, but no truck runs on air. Fuel cost is the constant factor. It can swing overnight based on world events — exactly as we are seeing right now."
— Darius Goins

With diesel at \$5.59 per gallon nationally as of April 2026, an operator running 10,000 to 11,000 miles per month at 6.0 to 6.5 MPG is spending \$8,500 to \$10,200 or more in fuel alone — \$2,200 to \$2,600 every single week — before touching any other expense. That is the floor every operator stands on. Everything else is built on top of it.

What a Financially Literate Industry Looks Like

If every operator in this country knew their exact cost per mile, audited every settlement, and understood their true net on every load, the freight rate market would look fundamentally different.

MARKET POWER THROUGH FINANCIAL CLARITY

"Rates would increase — because drivers would know what they can and cannot profitably run. They would force shippers and brokers to pay rates that reflect actual operating costs. And if brokers won't, the freight sits on the dock. We already see this. Cheap freight goes unmoved until the rate goes up. The rate attracts the truck." — Darius Goins

This is not radical — it is basic market economics. Price floors only hold when the sellers know their costs. The trucking rate market has been suppressed in part because operators have not had the tools to define — and defend — the minimum rate at which they can profitably operate.

What Would Have Changed

Truckers Shield was not built as a technology product first. It was built as the answer to a personal question that went unanswered for too long: where did the money go?

WHY THIS WAS BUILT

"I would have made better load decisions. I would not have had those short months. I could have had a better trajectory overall. Even just being able to do my taxes — that's a crazy reality to face, because the money was never sitting there waiting. And when maintenance hit — \$3,500, \$8,000 all at once — there was no fund ready for it. There should have been." — Darius Goins

Better load decisions. No short months. Tax reserve built before it was owed. Maintenance fund in place before the breakdown arrived. These are not aspirational outcomes. They are the direct result of knowing your numbers before the load is accepted — not after the settlement drops.

Running Blind Is Not a Character Flaw

Running blind is not a character flaw. It is the predictable outcome of an industry that never built the infrastructure to help operators see clearly — because clarity was never in the industry's financial interest.

The operators who succeed long-term in this industry are not the ones who drove the most miles. They are the ones who understood what those miles actually cost, what each load actually netted, and what their business required to sustain itself. They treated the truck as a business asset. They asked the questions the culture told them not to ask.

Across all three operator tiers — from the traditionally financed independent to the in-house carrier lease — the path to sustainability runs through the same place: knowing your number before you say yes.

"The numbers are the business. And the business deserves to be run with full visibility."

— Darius Goins, Founder, Truckers Shield

Know Your Number Before You Say Yes.

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