A SIMPLE PROFIT PROTECTION WORKBOOK

BREAK-EVEN

PLANNING WORKSHEET

Know the lowest price — and the fewest sales — that keep you out of the red.

Created by SimpleLifeCalc.com

Made for sellers on:
Etsy • eBay • Amazon • Print-on-Demand • Shopify
Simple, practical, and beginner-friendly — no accounting background needed.

Fees and costs vary by platform and change over time. Always confirm current numbers in your selling accounts.

Contents

HOW TO USE THIS WORKBOOK

This is a working document, not just a guide. Print it (or fill it in digitally) and complete the worksheets for your own products.

Work through it in order — each worksheet feeds the next, building toward your break-even number. Every dollar figure inside is an illustrative example to show how the math works. Your real numbers come from your own products and selling accounts.

1. Understanding Break-Even

Your **break-even point** is the moment you stop losing money and start making it. It's the price (or the number of sales) where what comes IN exactly equals what goes OUT. Below it, you lose money. Above it, you profit.

Knowing this number is the single best way to protect your profit. It tells you the lowest price you can safely accept and the fewest sales you need to cover your costs — so you never sell at a loss by accident.

Two simple kinds of cost

Cost type	What it means	Examples
Fixed costs	You pay them no matter how much you sell	Shop subscription, software, tools
Variable costs	You pay them per item sold	Materials, printing, shipping, fees

THE TWO BREAK-EVEN QUESTIONS

1. Price break-even: "What's the lowest price that still covers my cost on one item?"

2. Volume break-even: "How many do I need to sell to cover my fixed costs too?"

This workbook answers both, one worksheet at a time.

Don't worry if costs feel confusing right now. The next worksheets walk you through listing every cost, then doing the simple math. By page 7, you'll have your number.

💡 **BEGINNER TIP**

Use the Break-Even Calculator at SimpleLifeCalc.com to do this math instantly — enter your costs and price, and it shows your break-even point. This workbook helps you understand the numbers you put into it.

⚠️ **KEEP IT EVERGREEN**

Selling-platform fees and costs change over time and differ by marketplace. This workbook shows you how the math works — always confirm your current fees and costs in your own selling accounts.

2. Cost Worksheet

Goal for this page: get every cost out of your head and onto paper. You can't protect profit from costs you haven't named. Brain-dump them all here first; we'll sort them next.

List every cost you can think of

Include anything you pay to run your shop or make your product. Don't worry about sorting yet — just list.

Cost	About how much?	Per item or monthly?

Prompts so you don't miss any

- Materials, supplies, or product/printing costs
- Shipping and packaging
- Selling-platform fees (listing, transaction, payment)
- Subscriptions, apps, software, design tools
- Advertising or promotion
- Your own time (even a rough hourly value)

💡 **BEGINNER TIP**

The costs people forget are the ones that quietly eat profit — especially fees, packaging, and their own time. When in doubt, write it down. You can always decide later if it counts.

3. Fixed Cost Worksheet

Goal for this page: total up your **fixed costs** — the ones you pay every month no matter how many items you sell. These keep running even on a zero-sales month, so they matter.

Your monthly fixed costs

Fixed cost	Example	Your amount
Shop / platform subscription	$10.00	$ ____
Design software / apps	$15.00	$ ____
Tools or memberships	$8.00	$ ____
Other recurring cost	$5.00	$ ____
Total monthly fixed costs	**$38.00**	$ ____

These add up to a number you must cover every month *before* you make any profit at all. That's why volume matters — you'll use this total on page 7.

My total monthly fixed costs: $ ______________________________

GOOD NEWS FOR SOME SELLERS

If you have almost no fixed costs (no paid subscriptions or tools), your fixed-cost total may be near zero — which makes your break-even mostly about covering each item's own cost. That's common and totally fine for beginners.

💡 **BEGINNER TIP**

Review fixed costs every few months. Unused apps and subscriptions are the easiest profit leak to plug — cancelling one tool you don't use lowers your break-even on every single sale.

4. Variable Cost Worksheet

Goal for this page: total up your **variable costs** — the costs you pay for each item you sell. Sell more, pay more; sell none, pay none.

Your cost per item

Variable cost (per item)	Example	Your amount
Product / materials / printing	$8.00	$ ____
Packaging	$1.00	$ ____
Shipping (the part you pay)	$3.50	$ ____
Selling-platform fees (per sale)	$2.50	$ ____
Other per-item cost	$0.50	$ ____
Total variable cost per item	**$15.50**	$ ____

This per-item total is the cost you must cover with the PRICE of each item. If your price doesn't beat this number, you lose money on every sale.

My total variable cost per item: $ ________________________________

💡 **BEGINNER TIP**

For print-on-demand sellers, your provider's charge plus their shipping is your biggest variable cost — and it can differ by product and size. Use your priciest common variant so you're never caught short.

⚠️ **KEEP IT CURRENT**

Fees and supplier prices change over time. Pull your current per-item fees and costs from your selling and provider accounts before relying on the totals here.

5. Break-Even Worksheet

Goal for this page: put it together and find your break-even. This is the heart of the workbook — and it's simpler than it looks.

Part A: Price break-even (one item)

The lowest price that covers one item's own cost is simply your variable cost per item. Anything above it is profit on that item.

My variable cost per item (from page 6): $ ____

So my per-item break-even price is: $ ____

Part B: Profit per item

PROFIT PER ITEM

Profit per item = Selling price − Variable cost per item

Example: $25 price − $15.50 cost = $9.50 profit per item.

My selling price: $ My profit per item: $

____

Part C: Volume break-even (the whole shop)

SALES NEEDED TO COVER FIXED COSTS

Break-even units = Monthly fixed costs ÷ Profit per item

Example: $38 fixed ÷ $9.50 profit = 4 sales a month just to break even.

My break-even units per month: ______

💡 **BEGINNER TIP**

Skip the hand math: the Break-Even Calculator at SimpleLifeCalc.com does all three parts for you — enter your costs and price, and it shows your break-even price and units instantly.

6. Pricing Scenarios Worksheet

Goal for this page: see how different prices change your profit and how many sales you need. Trying a few prices side by side makes the right choice obvious.

Using your variable cost per item and monthly fixed costs, fill in each price option. (Example uses $15.50 variable cost and $38 fixed costs.)

Price option	Profit per item	Sales needed to break even	Feels right?
$20.00	$4.50	9 / month	____
$25.00	$9.50	4 / month	____
$30.00	$14.50	3 / month	____
$ ____ (mine)	$ ____	____ / month	____

Notice the pattern: a higher price means more profit per item AND fewer sales needed to break even. Pricing well does double duty.

Questions to ask yourself

- Which price covers my costs without needing a huge number of sales?
- Which price still feels fair to buyers for the value I offer?
- Could a small price increase noticeably lower the sales I need?

The price I'll go with, and why: ____

💡 **BEGINNER TIP**

New sellers almost always underprice. Notice how the higher prices need far fewer sales to break even — a fair, confident price is often easier to reach than a cheap one.

7. Sales Volume Worksheet

Goal for this page: turn your break-even into a clear, doable sales target — and then a profit goal beyond it.

Step 1: Cover your costs

Break-even units per month (from page 7): _______

That's about this many per week: _______

Step 2: Add a profit goal

Profit I'd like to make per month: $ ____

My profit per item (from page 7): $ ____

SALES NEEDED FOR YOUR PROFIT GOAL

Goal units = (Fixed costs + Desired profit) ÷ Profit per item

Example: ($38 + $200) ÷ $9.50 = 26 sales a month ≈ about 1 a day.

Sales I need for my profit goal: _______

That's about this many per week: _______

💡 **BEGINNER TIP**

Breaking a monthly target into a weekly or daily one makes it feel reachable. "26 sales a month" sounds big; "about 1 a day" sounds doable — same goal, friendlier framing.

✅ **RAISE THE PROFIT, LOWER THE PRESSURE**

If the sales target feels too high, a higher price or lower costs shrinks it fast. You don't always need more sales — sometimes you need better numbers per sale.

8. Profit Cushion Worksheet

Goal for this page: build in a **profit cushion** — a margin of safety above break-even — so a surprise fee, a return, or a slow week doesn't push you into a loss.

Why break-even alone isn't enough

Breaking even means zero profit. Real life has surprises: fee increases, refunds, a damaged item, a quiet month. A cushion absorbs those bumps so you stay safely in the green.

Set your cushion

Line	Example	Your number
Break-even price (per item cost)	$15.50	$ ____
Profit cushion I want to add	+ $9.50	+ $ ____
My safe selling price	**$25.00**	$ ____
Cushion as % of price	38%	____ %

Cushion checklist

- ☐ My price is comfortably above my break-even, not right at it.
- ☐ My cushion can absorb a fee increase without going negative.
- ☐ My cushion survives an occasional refund or return.
- ☐ I'd still profit on a slower-than-usual month.

💡 **BEGINNER TIP**

Think of your cushion as insurance you pay yourself. Pricing only at break-even means any surprise costs you money — a healthy cushion keeps surprises from becoming losses.

9. Common Mistakes

Tick any that sound like you — then fix them. Every one can quietly turn a “sale” into a loss.

- ☐ Pricing without knowing the break-even number first.
- ☐ Forgetting selling-platform fees when adding up costs.
- ☐ Leaving out packaging, shipping, or their own time.
- ☐ Ignoring fixed costs (subscriptions, tools) entirely.
- ☐ Pricing right AT break-even, with no profit cushion.
- ☐ Pricing off the cheapest variant, then losing on bigger ones.
- ☐ Running discounts that dip below break-even.
- ☐ Confusing total sales (revenue) with actual profit.
- ☐ Never re-checking break-even after fees or costs change.
- ☐ Assuming more sales fixes everything, even at a loss per item.
- ☐ Underpricing out of fear, needing far more sales than necessary.
- ☐ Setting a price once and never reviewing it.

✖️ THE BIGGEST MISTAKE

Selling without knowing your break-even at all. If you don’t know the line between profit and loss, every sale is a guess. Find the number once, and every pricing decision after it gets easier.

✅ PICK JUST ONE

Don’t fix all of these today. Choose the ONE most likely to be costing you, and handle it this week. One fix at a time adds up fast.

10. Quick Wins

Short on time? These are the fastest ways to lower your break-even and protect profit. Pick ONE and do it today.

1. **Calculate your break-even.** If you don't know your number yet, this is the most valuable hour you'll spend.
2. **Cancel one unused subscription.** Lower fixed costs lower your break-even on every sale.
3. **Raise the price on your best seller.** More profit per item means fewer sales to break even.
4. **Trim a variable cost.** Cheaper packaging or a better-value supplier helps every order.
5. **Check your shipping charge.** Make sure what you charge covers what you actually pay.
6. **Add a small profit cushion.** Nudge a break-even price up to a safe one.
7. **Bundle products.** A higher order value spreads fixed costs across more profit.
8. **Review a discount before you run it.** Confirm the sale price still beats break-even.

✅ FASTEST WIN OF ALL

Run your main product through the Break-Even Calculator at SimpleLifeCalc.com today. In two minutes you'll know your safe price and the sales you need — the foundation for every decision after.

✅ ONE AT A TIME

Do ONE quick win, not all eight. Finish it, feel the win, then stop. Small completed steps build momentum better than a giant list.

11. Monthly Review

Once a month, take 15 minutes here. This keeps your break-even accurate and your profit protected as your costs change.

Pull your numbers

Total sales (revenue) this month: $ ________________________________

Total costs this month (fixed + variable): $ ________________________________

Actual profit (sales − costs): $ ________________________________

Items sold this month: _______

Monthly review checklist

- ☐ Confirmed I sold above my break-even this month.
- ☐ Checked whether any fees or costs changed.
- ☐ Re-calculated break-even if costs moved.
- ☐ Found my most profitable product.
- ☐ Spotted any product selling below a safe price.
- ☐ Chose ONE change to improve next month.

💡 **BEGINNER TIP**

Re-check your break-even whenever a platform changes its fees or a supplier raises prices. A number that was safe last quarter can quietly slip underwater — a quick recalculation keeps you protected.

MAKE IT A HABIT

Put a recurring “Break-Even Review” on your calendar for the 1st of each month. Fifteen minutes of consistency is what keeps a profitable shop profitable.

12. Break-Even Checklist

Before you set or change any price, run through this. Each check is a reason to feel confident you won't sell at a loss.

I know my costs

- ☐ I listed every cost (page 4).
- ☐ I totaled my monthly fixed costs (page 5).
- ☐ I totaled my variable cost per item (page 6).

I know my break-even

- ☐ I know my per-item break-even price.
- ☐ I know my profit per item at my chosen price.
- ☐ I know how many sales I need per month to break even.

My price is safe

- ☐ My price is above break-even, not right at it.
- ☐ I added a profit cushion for surprises.
- ☐ My price survives a planned discount.
- ☐ My price covers my priciest variant, not just the cheapest.

I have a plan

- ☐ I know my monthly sales target for my profit goal.
- ☐ I'll re-check break-even when fees or costs change.

> 💡 **BEGINNER TIP**
> Confidence comes from knowing your numbers. Once you can answer "what's my break-even?" without guessing, pricing stops being scary — you're deciding from facts, not hope.

13. Final Action Plan

Turn this workbook into action. Fill it in now, while it's fresh — then keep it where you'll see it.

Today

The one product I'll find the break-even for first: ______________________________

My variable cost per item for it: $ ______________________________

This week

My safe selling price (break-even + cushion): $ ______________________________

One cost I'll lower to improve my break-even: ______________________________

This month

My monthly profit goal: $ ______________________________

Date for my first Monthly Review: ______________________________

Recommended Calculator

- **Break-Even Calculator** — enter your costs and price to see your break-even price and the sales you need, instantly.

💡 **BEGINNER TIP**

A free version of the Break-Even Calculator is at SimpleLifeCalc.com — simple and beginner-friendly, just like this workbook. Run a product through it before every pricing decision.

You've got this. Price with confidence and protect your profit! ✨

Visit SimpleLifeCalc.com for free calculators, guides, worksheets, and seller resources.

Fees and costs change — always confirm current numbers in your selling accounts.