

Fuel Cost Survival Kit

A practical worksheet for MPG, surcharge recovery, card economics, route fit, and IFTA reserve.

1. Weekly Fuel Snapshot

Truck / Unit: _____

Week of: _____

Miles and Fuel

Total operating miles: _____

Paid loaded miles: _____

Deadhead / unpaid miles: _____

Gallons purchased: _____

Average pump price: _____

Observed truck MPG: _____

Cost and Recovery

Weekly fuel spend: _____

Fuel cost per total mile: _____

Surcharge paid per mile: _____

Fair surcharge per mile: _____

Recovery gap per mile: _____

Weekly recovery gap: _____

2. Surcharge Fairness Check

Fair surcharge per mile = (Current diesel price - Contract base fuel price) ÷ Observed MPG

Current diesel price: _____

Contract base price: _____

Observed MPG: _____

Broker surcharge: _____

Decision: Is the quote fully recovering the written formula? YES / NO / UNCLEAR

3. Fuel Card Net-Savings Audit

Quoted discount per gallon: _____

Gallons purchased this month: _____

Monthly account / card fees: _____

Transaction fees: _____

Out-of-network fees: _____

Detour miles caused by network: _____

Estimated detour fuel cost: _____

True monthly net savings: _____

Do not count rewards or advertised savings until the discount, fees, network fit, and detour cost are in the same calculation.

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The cheapest gallon is not always the lowest fuel cost. Count the route, the fees, the surcharge, and the tax reserve before calling it a win.

Route, Reserve, and Action Plan

Use the numbers from Page 1 to decide what changes this week.

4. Route and Price Discipline

- ☐ I checked the actual fuel stops on my normal lanes, not only the provider's national network count.
- ☐ I compared the current regional diesel average with the pump prices on my route.
- ☐ I confirmed that a fuel-driven detour does not erase the discount.
- ☐ I know which locations are discounted, accepted-only, fee-free, or out of network.
- ☐ I have a fallback fuel plan for the route when the preferred stop is unavailable.

5. IFTA Reserve Snapshot

Quarterly taxable miles: _____

Estimated MPG: _____

Estimated gallons: _____

Reserve already held: _____

Additional reserve needed: _____

6. Written-Term Check

- ☐ Base fuel price is written.
- ☐ Surcharge formula is written.
- ☐ Fuel-card fees are written.
- ☐ Funding rules are written.
- ☐ Cancellation terms are written.

7. Seven-Day Fuel Action Plan

TODAY

Record actual MPG, current pump price, base fuel threshold, and current card fees.

THIS WEEK

Recalculate surcharge recovery on three recent loads and measure the total gap.

THIS WEEK

Map the current fuel-card network against the routes actually run.

THIS WEEK

Move the estimated IFTA reserve into a separate account or tracked reserve line.

DECISION

Keep cash pay, improve the current card, or compare providers only after the written math is complete.

8. Weekly Decision

Fuel cost per total mile: _____ IMPROVING / FLAT / WORSENING

Surcharge recovery: _____ COMPLETE / PARTIAL / UNKNOWN

Current fuel card: _____ POSITIVE / NEUTRAL / NEGATIVE NET SAVINGS

IFTA reserve: _____ FUNDED / UNDERFUNDED / UNKNOWN

NEXT ACTION: DO NOTHING / MONITOR / TAKE ACTION / ACT IMMEDIATELY

Educational decision support only. Fuel prices, surcharge formulas, card terms, fees, discounts, route conditions, and IFTA obligations can change. Verify current written terms and consult qualified tax, accounting, legal, or operating professionals when needed.