KEPT MARGIN PRESS

Product: _____

True Cost & Price Worksheet

Find what one item really costs you, then a price that pays you on purpose. About 30 minutes for the first product.

0 Your fee rates

check your platform's fee page; fees change

Percentage fees per order (as a decimal)	US Etsy, Nov 2026: 6.5% + 3% = 0.095	P
Fixed fees per order	US Etsy, Nov 2026: $0.25 + $0.20 renewal = $0.45	F $

1 Materials per item

cost per item = pack price ÷ pack size × used per item

Material	Pack price	Pack size	Used per item	Cost per item
Total materials				A $

2 True cost per item

the costs most sellers leave out are your time and overhead

Materials (from step 1)		A $
Packaging per order	box, card, mailer, tape	B $
Postage you pay	the full label cost (shipping you charge is added in step 3)	C $
Your time	minutes _____ ÷ 60 × hourly rate $_____ =	D $
Overhead	monthly $_____ ÷ items sold per month _____ =	E $
True cost	A + B + C + D + E	TC $

3 A price that pays you

margin = the share of the order total you keep after every cost

Target margin (as a decimal)	for example 0.30 for 30%	Mg
Order total needed	(TC + F) ÷ (1 − P − Mg)	T $
Shipping you charge		S $
Item price	T − S, then round to a price you like	$

4 Check the price you chose

profit counts your time as a cost, so it is on top of your pay

Order total at your price	your item price + S	$
Fees	P × order total + F	$
Profit	order total − fees − TC	$
Margin	profit ÷ order total	
Lowest price before a sale loses money	(TC + F) ÷ (1 − P) − S	$

Worked example (made-up shop, invented numbers): a name necklace with true cost $23.60, P = 0.095, F = $0.45, margin 0.30: order total needed = ($23.60 + $0.45) ÷ (1 − 0.095 − 0.30) = $24.05 ÷ 0.605 = $39.75. With $5.00 shipping, the item price is $34.75.

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