# **Top 10 Mistakes That Keep Line-Haul Truckers Broke**

A Free *TopTip* Report by Roy Eagan

This Report is a Supplemental FREE Download for the Book:

**Driven: How to Earn \$100,000 Yearly as a Line-Haul Truck Driver** 

#### Introduction

Avoid these mistakes and you're already halfway to six figures!

Thousands of Line-Haul Truckers hit the road every day chasing better pay—but too many stay broke despite the long hours and demanding schedules. Why?

Because they fall into common traps that eat away at their income, time, and long-term wealth potential. This short guide exposes the Top 10 Mistakes That Keep Line-Haul Truckers Broke—and how to avoid them.

Whether you're just starting out or have years behind the wheel, correcting these errors could mean the difference between scraping by and stacking six figures consistently.

#### Mistakes #1-3

# 1. Choosing the Wrong Carrier

A flashy recruiter, a big sign-on bonus, and a slick website don't mean a carrier is worth your time. Some companies:

- Underpay per mile
- Overpromise miles and underdeliver
- Waste your time at docks

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**Fix it:** Research real driver reviews, ask detailed questions in the interview, and don't settle for unclear pay structures.

#### 2. Ignoring Deadhead and Unpaid Time

Many drivers don't calculate the true cost of unpaid miles. If you're driving 500 miles a week unpaid due to poor dispatch or empty hauls, that's thousands of dollars lost yearly.

**Fix it:** Track your paid vs. unpaid miles. Push for better routing or switch companies if unpaid time is excessive.

#### 3. Living Off Advances

Cash advances may seem convenient, but they're a silent income killer. They encourage poor budgeting and drain your weekly take-home pay before it hits your account.

**Fix it:** Build a buffer fund of \$500-\$1,000 to cover on-the-road expenses without tapping into your future pay. Also, create a separate bank account nicknamed something like: TopTrucker, for example.

#### Mistakes #4-6

# 4. Not Understanding the Pay Package

You might think 65 CPM is a good rate—but are you getting zip-to-zip miles, losing time on the dock, or missing out on performance bonuses?

**Fix it:** Learn how pay is calculated—hub miles vs. **practical**, stop pay, detention pay, breaks and hooks, etc. Ask questions before you sign on.

# 5. Wasting Time at the Terminal

Idle time between loads is money down the drain. A poor dispatch system or inefficient terminal can cut your productive driving time in half.

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**Fix it:** Work with companies that prioritize fast turnarounds and give you the autonomy to keep rolling.

#### 6. Spending Too Much on the Road

Gas station snacks, fast food, unnecessary gadgets, and lottery tickets at every truck stop eat up hundreds per month.

**Fix it:** Set a weekly "on-the-road" budget. Pack your own meals and stick to the plan. Saving \$10/day is over \$3,600/year.

#### Mistakes #7-10

#### 7. Not Tracking Expenses or Budgeting

Drivers often make good money but have no idea where it's going. If you can't measure it, you can't manage it.

**Fix it:** Use a simple app or notebook to track income and expenses. Budget with a purpose—saving, investing, and planning ahead.

# 8. Staying Too Comfortable

Many drivers stick with the same low-paying job because it's "easy and familiar." They avoid change, new routes, or learning new skills.

**Fix it:** Growth comes from discomfort. Evaluate your pay yearly. Ask: "Is this the best I can do, or am I settling?"

# 9. Driving Without a Long-Term Wealth Plan

Earning \$100K/year won't build wealth unless you put your money to work. Many truckers stay broke because they only live for today.

**Fix it:** Open a Roth IRA, invest in an index fund, or buy income-generating assets. Learn to make money while you *drive* and *sleep* for that matter.

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#### 10. Thinking Like an Employee Instead of a Business

Even as a company driver, your income is your business. Treating trucking like "just a job" leads to wasted opportunity.

**Fix it:** Track profit/loss, protect your time, invest in yourself, and think like an *owner* or at least like a *professional* with a long-term game plan.

# **Final Thoughts & Next Steps**

You don't need to work harder to get ahead—you need to work smarter and avoid the pitfalls that keep so many drivers broke.

#### Here's the truth:

If you fix these 10 mistakes, you're already halfway to earning six figures a year in Line-Haul Trucking.

# Top 10 Mistakes That Keep Line-Haul Truckers Broke is just the beginning!

Want the full roadmap?



# The DRIVEN Truck Driver Trilogy

Learn how to pick the right job, control your time, master your money, and build a future worth driving toward. So, if you're ready to learn how to maximize your Truck Driver Career, check out:

# The DRIVEN Truck Driver Trilogy:

**Driven: How to Succeed as a Professional Truck Driver** 

**Driven: How to Earn \$100,000 Yearly as a Line-Haul Truck Driver** 

**Driven: Inside the Mind of a Millionaire Truck Driver** 

