Run Your Business on AI
The Honest Trucker Playbook

If you drive, deliver, cut hair, fix roofs or sell online for yourself, you run a business, whether you call it one or not. AI is the office staff you could never afford: bookkeeper, file clerk, scheduler and second set of eyes.

Built for anyone who works for themselves, in any trade.

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We walk by faith, not by sight · 2 Corinthians 5:7

READ THIS FIRST

The idea

If you drive, deliver, cut hair, fix roofs or sell online for yourself, you run a business, whether you call it one or not. AI is the office staff you could never afford: bookkeeper, file clerk, scheduler and second set of eyes.

For most people who work for themselves, the paperwork wins: receipts in a shoebox, deadlines on sticky notes, and money leaking out where nobody can see it. This playbook is the fix, and it works for any trade.

The one rule: skip the busywork, never the law. AI can read, sort, add up, remind and draft. It can't be responsible for your license, your taxes or your signature. You are.

Nothing here promises you money. Every number is labeled: **checked** means it was read at the source on the date shown, and **estimate** means it's a judgment call.

WHAT'S INSIDE

1. Know your real numbers
2. The paperwork AI can carry
3. Finding and keeping customers
4. Guard rails
5. Your first week with AI

PART 1 OF 5

Know your real numbers

Most people who work for themselves know what they gross and guess what they keep. The difference between those two numbers is where your money goes missing.

One verified flatbed month, May 2026: $28,025 gross, $13,094 spent, $14,931 kept (checked, from that month's settlements). That's one truck's month, not a promise for you. The point is that it was known to the dollar, because AI added it up from the records.

Number	What it means	The AI way
What you're promised	The rate, the quote, the agreed price	AI reads the job's paperwork and records it
What you're paid	What actually lands in your account	AI matches every payment to the promise
What it cost	Fuel, supplies, insurance, payments, fees, your time	AI reads receipts and statements and sorts them
What you keep	Paid minus cost	AI figures it per job, per week and per month
Your floor	The lowest price a job can pay before you lose money	AI figures it from your real costs, not a guess

Leaks are money that left without a reason: a fee you never agreed to, a short payment, a charge you paid but never billed, a subscription you forgot. Have AI compare every promise to every payment each week. A leak caught the week it happens can still be fixed.

PART 2 OF 5

The paperwork AI can carry

Let AI hold the paper, the dates and the first draft. You keep the decisions and the signatures.

Job	The old way	The AI way	What stays yours
Receipts	A shoebox, sorted at tax time	Photo it the day you buy; AI reads and files it	Taking the photo
Invoices	Typed late, or forgotten	Drafted the day the work is done, matched to what was agreed	Sending it
Deadlines	Sticky notes	One calendar for every license, permit, renewal, tax date and insurance policy, with reminders before each	Doing the filing
Taxes set aside	Surprise in April	AI sets aside an estimate from each payment into a separate account plan you approve	Paying, and a tax pro's check
Contracts	Signed without reading	AI reads it first and lists what it costs you, what it locks you into, and how you get out	Signing, and a lawyer when the stakes are high
Questions	Wait on hold	Ask AI to explain a form, a rule or a letter in plain words, with the official source	Acting on the official source, not the summary

AI is a reader and a drafter, not an authority. When a rule or a tax matters, ask it for the official page and read that page yourself.

Finding and keeping customers

AI can do the slow parts of getting work: finding who to ask, drafting the message, and answering the common questions fast. The trust part is still you.

- **Find them:** ask AI who buys what you do in your area, and where those buyers already look.
- **Reach them honestly:** short messages in your own voice, with one true reason to talk. Promise only what you can deliver on day one. Business email needs a working opt-out and your postal address, and opt-outs must be honored within 10 business days (checked, FTC). Texts and automated calls have stricter rules, so ask before you send them.
- **Answer fast:** AI drafts replies to common questions (price, availability, what's included) for you to approve. A fast answer wins a lot of jobs.
- **Price it honestly:** quote from your real costs plus a fair return, not from fear of losing the job.
- **Keep them:** AI reminds you when a regular customer is due, and tracks what each one buys and how fast they pay.

Your reputation is the asset. No AI message can fix a job done badly or a promise broken.

PART 4 OF 5

Guard rails

AI makes you faster. Thieves use it too, and AI itself makes mistakes. These rules keep both from costing you.

Never put these into any AI chat: your Social Security number, bank or card numbers, passwords, or anyone else's private information. Type those straight into the official site yourself.

Lock your accounts: use security keys or passkeys on email, banking and your business tools. Security keys block the stolen-code scams that phone text codes can't (checked, CISA). Where keys aren't offered, use an authenticator app, not text messages. Use a password manager, and ask your phone company for a port-out PIN so nobody can steal your number.

Watch for the 2026 scams: fake paperwork, fake voices, and "please send payment to our new account." Any change to where money goes gets confirmed by a call to a number you already had, never the one in the message.

What AI gets wrong:

- It can state an old rule or a wrong number with full confidence. Check anything that matters against the official source.
- It doesn't know your situation unless you tell it, and it can't see what you leave out.
- It can't sign, swear, or be held responsible. You can.

Check the date. Rules and prices change. Every fact in this playbook has a date for that reason.

PART 5 OF 5

Your first week with AI

- [ ] Day 1: Lock your email and bank with security keys or an authenticator app, and set up a password manager
- [ ] Day 2: Photograph last month's receipts and statements; have AI sort them by type
- [ ] Day 3: Have AI total what you were promised, paid and spent last month, and what you kept
- [ ] Day 4: Figure your floor, the lowest price a job can pay before you lose money
- [ ] Day 5: Put every license, permit, insurance and tax date on one calendar with reminders
- [ ] Day 6: Have AI read your biggest contract and list what it costs you and how you get out
- [ ] Day 7: Set a weekly 15-minute check: promises against payments, and any leaks

APPENDIX · SOURCES

Where every checked line comes from

All pages read 20 Oct 2026.

- FTC: CAN-SPAM compliance guide for business (https://www.ftc.gov/business-guidance/resources/can-spam-act-compliance-guide-business)
- CISA: phishing-resistant MFA (https://cisa.gov/news-events/news/phishing-resistant-mfa-key-peace-mind) (archived page)

This playbook isn't legal or tax advice. When it matters, ask a professional and read the official source.

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7

NEXT STEP

Put a receipt on every leak

This playbook is the method. The next step runs it on your own numbers: what you were promised, what you were paid, and what you kept, side by side, in writing.

WHAT COMES NEXT

- **LeakReceipts free check** — reads your own receipts, settlements and statements and puts a receipt on every leak it finds.
  leakreceipts.com
- **LaneLoc Settlement Checker (free)** — puts your rate con next to your settlement, line by line, so a short pay shows up the week it happens.
  vyralmall.com/settlement
- **TrueNET** — the whole-picture money truth: what you actually keep after every cost, across everything you earn and spend.
  mynetcheck.com

> Every step starts from your own records. None of them promises what you will earn or save; they show what your numbers already say.

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Educational only. This playbook points you to the official source for every rule. It is not legal, tax or financial advice, and nothing in it promises a result.