

# Step 44 · Financial Tracking

## Frequently Asked Questions

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### **How do I tell whether my card-processing costs are reasonable?**

Compare the total cost for your actual sales pattern, not just the advertised percentage. Include per-transaction charges, monthly fees, required software or hardware, and any cancellation terms. Separate in-person and online payments, and use a typical month's ticket sizes when comparing quotes. Reconcile deposits to sales, refunds, and fees so missing money is not mistaken for a rate problem. Ask for written terms; another owner's negotiated rate may not apply to you.

### **How should I choose a payroll service?**

Check that it can handle your locations, pay rates, tips, time records, and required filings. Ask who submits each return, makes each payment, fixes errors, and responds when something goes wrong. Test a realistic pay run and compare the full ongoing cost. Keep access to your records and verify that payments and filings happen. Outsourcing does not automatically remove your responsibilities; have a qualified local payroll or tax adviser confirm the setup.

### **What percentage of sales should I spend on labor?**

There is no single percentage that fits every coffee business. First define labor consistently: wages, employer costs, benefits, and how you treat your own working time. Compare it with sales from the same period, using the same sales definition each time. Menu complexity, opening hours, service style, and pay rates all matter. Review the trend alongside service quality and workload. A low figure created by unpaid owner hours is not proof of efficiency.

### **What is a good average customer ticket?**

Use your own trend before comparing with another shop. Divide net sales by completed orders for the same period, keeping taxes, tips, refunds, and discounts treated consistently. Check how your POS defines an order; split payments can distort a transaction-based comparison. Food sales, group orders, location, and menu prices all change the result. A bigger ticket helps only if the extra sale contributes enough after its costs.

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Educational guidance. Check your own circumstances with the appropriate local professional.