

HOW TO CHECK A SETTLEMENT

Ten minutes with a pen, once a week. The sheet is on the next page.

WHAT THIS IS

A blank settlement sheet you copy your own numbers onto — earnings on top, deductions under them, the math at the bottom. Settlements arrive in the carrier's layout, which is fine until you want to compare this week against last week, or against the rate confirmation. Copying them onto one sheet is what makes weeks comparable.

The one line that has to prove out: gross earnings – deductions – advances = net pay.

Everything else on the page is detail. If your total comes out different from the net you were paid, that is worth a question — not an accusation. It is very often a line you have not seen before rather than a mistake.

⚠ BEFORE YOU DECIDE IT IS SHORT — THE ADVANCES COLUMN

Carriers use two conventions, and both are normal. Some include advances inside the deductions total already; others list them separately, outside it. If your carrier folds them in and you subtract them again, a completely correct settlement looks short by exactly the advance. So run it both ways:

1. Gross – deductions — advances already inside the deductions total
2. Gross – deductions – advances — advances listed separately

If **either** version lands on the net you were paid, the sheet balances. Once you know which convention your carrier uses, it is the same one every week.

FIVE LINES WORTH A LOOK EVERY WEEK

1. **Fuel surcharge.** Should be its own line, not folded into the linehaul rate. If you cannot find it, that is the question to ask.
2. **Loaded miles.** Compare against the rate confirmation, not the odometer — they are measured differently and both can be right.
3. **Detention.** Only appears if it was claimed. A blank line usually means paperwork, not refusal.
4. **Accessorials.** Layover, lumper, extra stops, tarp. Unbilled is the same as unpaid.
5. **Any deduction you cannot name.** Copy it exactly as printed. A charge you can name is a charge you can check against your lease.

IF IT DOES NOT BALANCE

Keep the sheet. One settlement with the difference written on it is a question; a shoebox is a feeling. Put it in writing and name the document you are comparing against.

WEEK ENDING	SETTLEMENT NUMBER	DATE RECEIVED
CARRIER	DRIVER	TRUCK / UNIT

EARNINGS

LOAD / PRO #	DESCRIPTION	MILES / QTY	RATE	AMOUNT
A • Gross earnings				

DEDUCTIONS

DESCRIPTION — COPY IT EXACTLY AS PRINTED	STATED RATE OR BASIS	IN LEASE?	AMOUNT
B • Total deductions			

ADVANCES

DESCRIPTION	DATE	AMOUNT
C • Total advances		

THE MATH — RUN IT BOTH WAYS

	IF ADVANCES ARE INSIDE B A - B	IF ADVANCES ARE SEPARATE A - B - C
What the sheet should pay		
Net actually paid		
Difference — zero in either column balances		