
Construction Job Costing Template

From Holdings — AI-native business banking

getholdings.com/banking-for/general-contractors

How to Use This Template

- Fill in Section 1 when you win a job (contract details and estimated costs)
 - Update Section 2 weekly with actual costs
 - Review Section 3 weekly to compare actuals vs. estimates
 - Use Section 4 at job completion for final profitability analysis
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Section 1: Job Setup

Field	Details
Job Number	_____
Job Name	_____
Client	_____
Location	_____
Contract Type	<input type="checkbox"/> Fixed Price <input type="checkbox"/> T&M <input type="checkbox"/> Cost-Plus <input type="checkbox"/> GMP
Start Date	_____
Estimated Completion	_____
Original Contract Amount	\$ _____
Approved Change Orders	\$ _____
Revised Contract Amount	\$ _____

Retention Held (%)	_____ %
Payment Terms	_____ days
Bond Required?	<input type="checkbox"/> Yes <input type="checkbox"/> No — Type: _____
Project Manager	_____
Superintendent	_____

Section 2: Cost Estimate vs. Actual Tracker

Labor Costs

Cost Code	Description	Est. Hours	Est. Rate	Est. Cost	Actual Hours	Actual Cost	Variance
01	General Conditions / Supervision	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
02	Site Work / Excavation	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
03	Concrete / Foundation	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
04	Framing / Structural	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
05	Exterior (Roof/Siding/Windows)	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
06	Mechanical (HVAC/Plumbing)	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
07	Electrical	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
08	Interior Finishes	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
09	Cleanup / Punchlist	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
	Labor Total	_____		\$ _____	_____	\$ _____	\$ _____

Material Costs

Cost Code	Description	Est. Cost	Actual Cost	Variance	Supplier	PO #
01	General / Temp Materials	\$ _____	\$ _____	\$ _____	_____	_____

02	Site Work Materials	\$ _____	\$ _____	\$ _____	_____	_____
03	Concrete / Rebar / Forms	\$ _____	\$ _____	\$ _____	_____	_____
04	Lumber / Steel / Structural	\$ _____	\$ _____	\$ _____	_____	_____
05	Roofing / Siding / Windows	\$ _____	\$ _____	\$ _____	_____	_____
06	Mechanical Materials	\$ _____	\$ _____	\$ _____	_____	_____
07	Electrical Materials	\$ _____	\$ _____	\$ _____	_____	_____
08	Finish Materials	\$ _____	\$ _____	\$ _____	_____	_____
	Material Total	\$ _____	\$ _____	\$ _____		

Subcontractor Costs

Trade	Subcontractor	Contract Amount	Change Orders	Revised Amount	Billed to Date	Paid to Date	Retention Held
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
	Sub Total	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Equipment Costs

Equipment	Own/Rent/Lease	Est. Cost	Actual Cost	Variance	Vendor	Duration
_____	<input type="checkbox"/> O <input type="checkbox"/> R <input type="checkbox"/> L	\$ _____	\$ _____	\$ _____	_____	_____
_____	<input type="checkbox"/> O <input type="checkbox"/> R <input type="checkbox"/> L	\$ _____	\$ _____	\$ _____	_____	_____
_____	<input type="checkbox"/> O <input type="checkbox"/> R <input type="checkbox"/> L	\$ _____	\$ _____	\$ _____	_____	_____

_____	<input type="checkbox"/> O <input type="checkbox"/> R <input type="checkbox"/> L	\$ _____	\$ _____	\$ _____	_____	_____
_____	<input type="checkbox"/> O <input type="checkbox"/> R <input type="checkbox"/> L	\$ _____	\$ _____	\$ _____	_____	_____
Fuel / transport	—	\$ _____	\$ _____	\$ _____	—	—
	Equipment Total	\$ _____	\$ _____	\$ _____		

Overhead Allocation

Item	Allocation Method	Est. Cost	Actual Cost	Variance
General liability insurance	% of contract	\$ _____	\$ _____	\$ _____
Workers comp	% of labor	\$ _____	\$ _____	\$ _____
Vehicle costs	Days on job	\$ _____	\$ _____	\$ _____
Office / admin	% of contract	\$ _____	\$ _____	\$ _____
Bond premium	% of contract	\$ _____	\$ _____	\$ _____
Permits / fees	Actual	\$ _____	\$ _____	\$ _____
Dumpsters / waste	Actual	\$ _____	\$ _____	\$ _____
Warranty reserve	% of contract	\$ _____	\$ _____	\$ _____
	Overhead Total	\$ _____	\$ _____	\$ _____

Section 3: Job Cost Summary (Update Weekly)

Category	Estimated	Actual to Date	% of Budget Used	% of Job Complete	Projected Final
Labor	\$ _____	\$ _____	_____ %	_____ %	\$ _____
Materials	\$ _____	\$ _____	_____ %	_____ %	\$ _____
Subcontractors	\$ _____	\$ _____	_____ %	_____ %	\$ _____
Equipment	\$ _____	\$ _____	_____ %	_____ %	\$ _____
Overhead	\$ _____	\$ _____	_____ %	_____ %	\$ _____
Total Cost	\$ _____	\$ _____	_____ %	_____ %	\$ _____

Contract Amount	\$ _____				
Estimated Profit	\$ _____				\$ _____
Estimated Margin	_____ %				_____ %

⚠ Warning Signs

- Budget used % is higher than job complete % (cost overrun in progress)
- Any single category is >110% of estimate
- Change orders exist but haven't been added to revised contract
- Subcontractor invoices exceed their contract amounts

Section 4: Billing & Cash Flow Tracker

Pay App #	Period	Amount Billed	Retention Held	Net Billed	Date Submitted	Date Approved	Date Paid	Amount Paid
1	_____	\$ _____	\$ _____	\$ _____	_____	_____	_____	\$ _____
2	_____	\$ _____	\$ _____	\$ _____	_____	_____	_____	\$ _____
3	_____	\$ _____	\$ _____	\$ _____	_____	_____	_____	\$ _____
4	_____	\$ _____	\$ _____	\$ _____	_____	_____	_____	\$ _____
5	_____	\$ _____	\$ _____	\$ _____	_____	_____	_____	\$ _____
6	_____	\$ _____	\$ _____	\$ _____	_____	_____	_____	\$ _____
Retention Release	—	\$ _____	—	\$ _____	_____	_____	_____	\$ _____
Totals		\$ _____	\$ _____	\$ _____				\$ _____

Cash Flow Position

Metric	Amount
Total billed to date	\$ _____

Total collected to date	\$ _____
Outstanding receivables	\$ _____
Retention receivable	\$ _____
Total costs to date	\$ _____
Cash position on this job	\$ _____

Section 5: Job Completion Analysis

Complete this when the job is done.

Metric	Estimated	Actual	Variance	% Variance
Contract amount (final)	\$ _____	\$ _____	\$ _____	_____ %
Total labor	\$ _____	\$ _____	\$ _____	_____ %
Total materials	\$ _____	\$ _____	\$ _____	_____ %
Total subcontractors	\$ _____	\$ _____	\$ _____	_____ %
Total equipment	\$ _____	\$ _____	\$ _____	_____ %
Total overhead	\$ _____	\$ _____	\$ _____	_____ %
Total cost	\$ _____	\$ _____	\$ _____	_____ %
Gross profit	\$ _____	\$ _____	\$ _____	
Gross margin	_____ %	_____ %		

Lessons Learned

- What went right: _____
- What went wrong: _____
- Estimating accuracy: _____
- Would you bid this again at same price? Yes No — Why? _____
- Adjustments for future bids: _____

Section 6: Change Order Log

CO #	Date	Description	Amount	Status	Added to Contract?
1	_____	_____	\$ _____	<input type="checkbox"/> Pending <input type="checkbox"/> Approved <input type="checkbox"/> Denied	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	_____	_____	\$ _____	<input type="checkbox"/> Pending <input type="checkbox"/> Approved <input type="checkbox"/> Denied	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	_____	_____	\$ _____	<input type="checkbox"/> Pending <input type="checkbox"/> Approved <input type="checkbox"/> Denied	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	_____	_____	\$ _____	<input type="checkbox"/> Pending <input type="checkbox"/> Approved <input type="checkbox"/> Denied	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	_____	_____	\$ _____	<input type="checkbox"/> Pending <input type="checkbox"/> Approved <input type="checkbox"/> Denied	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total Approved COs			\$ _____		

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