

A COWTOWN LOGISTICS CAREER GUIDE

# W2 Employee or Freight Agent?

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A straight talk guide to choosing the right path in freight brokerage. Pay structures, real tradeoffs, and how to know which one actually fits you.

*Built for sales professionals deciding their next move in the freight industry.*

**READ THIS FIRST**

# Two paths. Two pay structures. One important decision.

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If you are considering a career in freight brokerage, you will eventually run into the same fork in the road. Do you go W2 with a base salary and benefits, or do you go independent as a 1099 freight agent and bet on yourself? Most articles online dance around the real answer. This guide does not.

## Why this decision actually matters

Your pay structure is going to shape every part of your day. It will determine how you wake up in the morning, how you treat your customers, how much risk you can stomach, and how high your income can climb. The wrong choice is not just a tax form headache. It is a lifestyle mismatch that will burn you out fast.

We have seen sharp salespeople thrive on commission only because they trust their book. We have also seen brilliant operators wither under the same setup because the unpredictability eats them alive. Neither of those people is wrong. They just needed different structures.

## What this guide will cover

We are going to walk through both roles in plain English. The W2 freight broker employee role at Cowtown Logistics. The 1099 freight agent role. The honest pros and cons of each. A side by side comparison you can actually reference. And finally, the four questions that will tell you which path fits your life right now.

**THE BOTTOM LINE**

**There is no universally better choice. There is only the right choice for you, today.**

Your stage of career, your appetite for risk, the type of freight you move, and your conviction in your own book of business will determine which path pays off. We built this guide to help you figure that out before you sign anything.

## PATH ONE

# The W2 Freight Broker Employee

A salaried role with built in support, predictable pay, and a structured environment. The right fit for people who want to learn the business, build skills, and grow inside a team.

**W2 POSITION**

## Freight Broker, Cowtown Logistics

*Pay structure: Base salary plus commission on booked revenue*

As a W2 freight broker at Cowtown Logistics, you are an employee on our payroll. You receive a competitive base salary regardless of what the market does that month, plus commission earnings on top of that base. Health benefits, paid time off, and tax withholding are all handled for you. You report to a manager, you operate inside our systems, and you build your career inside the structure of our company.

The W2 path is built for people who are still developing their book or who simply value the security of a steady paycheck while they grow. It is also the right fit for people who want mentorship, training, and the resources of an established freight brokerage backing every load they move.

**THE UPSIDE**

- + Predictable base salary every two weeks regardless of market swings
- + Health insurance, PTO, and benefits handled by the company
- + Taxes withheld automatically from every paycheck
- + Direct mentorship and training from experienced brokers
- + Lower risk while you build skills and customer relationships
- + Company tools, tech stack, and back office support included

**THE TRADEOFFS**

- Income ceiling is real because commission percentage is lower
- Employer sets your schedule, your processes, and your tools
- You operate inside the company's existing book and accounts
- Less flexibility on when and where you work
- Vacation, sick days, and PTO are bounded by company policy

**BEST FIT FOR:** Sales professionals new to freight, people who want training and mentorship, anyone who needs predictable income, and operators who thrive in structured team environments.

## PATH TWO

# The Independent Freight Agent

A 1099 contractor role for proven sales professionals who want maximum freedom, maximum upside, and the autonomy to run their own book under the Cowtown Logistics banner.

**1099 FREIGHT AGENT**

## Independent Freight Agent, Cowtown Logistics

*Pay structure: Commission only, with a significantly higher percentage split*

A 1099 freight agent runs their own business under the Cowtown Logistics name. We provide the brokerage authority, technology, back office support, and brand. You provide the hustle.

Because you take on more risk, the commission split is dramatically higher than what a W2 employee earns. Top performing agents in the industry can keep up to 70 percent of the gross margin on every load. There is no income ceiling. The only ceiling is your work ethic and your book.

**THE UPSIDE**

- + No income ceiling, with commission splits as high as 70 percent
- + Full control over your schedule, your customers, and your workflow
- + Build your own book and own the relationships you create
- + Tax deductions for home office, mileage, equipment, and health insurance premiums
- + Backed by the Cowtown Logistics brand, tech, and brokerage authority
- + Run your business from anywhere with internet access

**THE TRADEOFFS**

- Commission only means zero income on slow weeks
- You are responsible for your own taxes and quarterly estimated payments
- No company provided health insurance or PTO
- No days off in the way W2 employees experience them
- Income volatility can be stressful for households with fixed expenses
- Success depends entirely on your conviction in your own book

**BEST FIT FOR:** Experienced freight sales professionals with an existing book, entrepreneurs who want to run their own business with brokerage support, and high performers who would rather bet on themselves than collect a salary.

## THE QUICK REFERENCE

# W2 vs Freight Agent at a glance

Print this page. Tape it to your wall. The honest comparison most freight brokerage recruiters will not show you.

What Matters	W2 Freight Broker	1099 Freight Agent
<b>PAY STRUCTURE</b>	Base salary plus commission	Commission only, much higher split
<b>INCOME CEILING</b>	Capped by company pay bands	No ceiling, up to 70 percent commission
<b>INCOME PREDICTABILITY</b>	Steady and predictable every two weeks	Variable and tied directly to your book
<b>SCHEDULE</b>	Set by employer, typical business hours	Set by you, but customer driven
<b>HEALTH INSURANCE</b>	Company sponsored plan	Self purchased, premiums tax deductible
<b>PAID TIME OFF</b>	Yes, per company policy	None, you do not work, you do not earn
<b>TAXES</b>	Withheld automatically	Self filed, quarterly estimates required
<b>CUSTOMER OWNERSHIP</b>	Customers belong to the company	You build and own your book
<b>TOOLS AND TECH</b>	Company provided systems only	Use Cowtown systems plus what you prefer
<b>MENTORSHIP AND TRAINING</b>	Built into the role	Available but you drive your own learning
<b>RISK PROFILE</b>	Low to moderate	High risk, high reward
<b>BEST FOR</b>	Skill builders, security seekers	Proven closers, entrepreneurs, owners of strong books

## THE REAL DECISION

# Four questions that will tell you which path fits you.

## FIRST, AN HONEST REALITY CHECK

There are no real days off as a freight agent. When your customers need a truck on a Saturday night, you are the one answering the phone. The upside is enormous, but it is earned. If that sounds exhausting, choose the W2 path. If it sounds like freedom, the agent path is calling you.

### 1 What kind of freight do you move?

Some freight is steady and recurring. Other freight is project based, seasonal, or feast or famine. If your freight is consistent, the agent model rewards you handsomely because earnings compound. If your freight is unpredictable, a W2 base salary protects you during the dry months.

### 2 How much conviction do you have in your book?

This is the question almost nobody asks honestly. If you have a real book that travels with you and customers who trust you specifically, the agent model captures the full value of those relationships. If you are still building or unsure, the W2 path lets you grow your skills without financial pressure.

### 3 Can you handle weeks with zero income?

Commission only sounds amazing in a good month. It is much harder in a slow one. Look at your fixed expenses honestly. If you have a mortgage or any cash flow obligation that does not flex, bring serious savings to the agent path or start with W2 until your book can support the volatility.

### 4 Do you actually want to run a business?

Being a freight agent is not just selling. It is running a small business inside a brokerage shell. You manage your own time, pipeline, taxes, healthcare, and backup plan. If that energizes you, you will love agent life. If that exhausts you to read, the W2 role lets you focus on moving freight while we handle everything else.

## WHY COWTOWN

# Whichever path you choose, choose the right partner.

Cowtown Logistics is a freight brokerage headquartered in Fort Worth, Texas, serving shippers nationwide. We hire both W2 brokers and 1099 freight agents, and we build the support systems that let both succeed.

**2**CAREER PATHS TO  
CHOOSE FROM**70%**TOP COMMISSION SPLIT  
FOR AGENTS**USA**NATIONWIDE CARRIER  
NETWORK

## What you get either way

Whether you join us as a salaried broker or as an independent agent, you operate behind a brand customers trust, technology that works, a back office that pays carriers on time, and leadership that takes care of its people. We have walked through Prax Performance leadership training as a company. We have built relationships like the one with Silver Creek Materials by showing up consistently and earning trust over years. That is the culture you would be joining.

## Talk to us before you decide

If you are weighing W2 versus 1099 right now, do not make this decision based on a blog post alone. Get on a call. Tell us about your book, your goals, your situation. We will tell you honestly which path fits.

## Ready to talk?

Reach out for a confidential conversation about your career in freight. No pressure. No pitch. Just an honest discussion about what fits you best.

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