

# HOW MUCH MONEY DO YOU NEED WHEN STARTING A BUSINESS?

## Common Expenses Include:

- **Start-Up Costs**
  - Buying Equipment & Fixtures
  - Getting a Computer
  - Building a Website
  - Inventory
  - Licenses & Permits
- **Operating Expenses**
  - Product or Service Production
  - Delivery
  - Taxes
  - Rent & Utilities
  - Payroll
- **Owner Pay**
- **Contingencies & Emergencies**

The **amount of money** you will need to start your business should cover **several months' worth of expenses**, unless you already have enough customers lined up to make a profit.

A well-thought-out **business plan** helps you see **exactly what your costs** are for acquiring new customers and servicing your existing customers.