

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.