



How Much Money Do You Need?

Use the following checklist to help you estimate the amount of financing you will need to get your venture off the ground. Keep in mind that not every category applies to every business. Your total will depend on how many months of preparation you want to allow for before beginning operations.

Estimated Start-Up Costs Covering Months**

Item	Estimated Amount (\$)
Owner Salary**	
Other Salaries**	
Fixtures, Furniture	
Decorating, Remodeling	
Rent Deposit	
Rent **	
Installation of Equipment	
Starting Inventory	
Delivery	
Deposits for Utilities	
Utilities **	
Supplies	
Professional Fees	
Telephone **	
Licenses & Permits	
Utilities **	
Advertising	
Insurance	
Accounts Receivable	
Payroll Taxes	
Reserve Operating Fund	
Interest Charges	
Maintenance **	
Furniture Lease**	
Automobile/Travel Exp.	
Total Estimated Start-Up	

**The estimates for salaries, rent, utilities and related expenses will all depend on the length of time you need to consider for your start-up period.