

Financial Plan

Budget Items	Typical Budget		My Budget	
	Monthly	Yearly	Monthly	Yearly
Transportation				
Auto Payment	450	5,400		
Auto Insurance	80	960		
Auto Repairs	50	600		
Gas and Oil	200	2,400		
Professional Fees				
MLS	50	600		
Association Dues	25	300		
Legal and Accounting	25	300		
E & O Insurance	13	156		
Technical & Communication				
Cellular Phone, voice mail	70	840		
Internet / email	40	480		
Computer (lease or 3 year life)	60	720		
Bus. Use of Home Phone	25	300		
Advertising				
Business Cards	3	36		
Signs/Riders	20	240		
Newspaper Advertising	25	300		
Non-newspaper Adv.	25	300		
Other	25	300		
Client / Customer Expenses				
Client/Customer Meals	50	600		
Client/Customer Lodging	5	60		
Office Expense				
Postage / Newsletter	40	480		
Office Supplies	10	120		
Education				
Seminars	30	360		
Subscriptions (newspaper, other)	10	120		
Miscellaneous				
Bribes to Family Members	25	300		
Dry Cleaning	5	60		
TOTAL EXPENSES	\$1,361	\$16,332		
Desired Net Take- Earnings	\$1,000	\$12,000		
State & Federal Income Taxes	472	5,664		
Self-Employment Tax	321	3,852		
Gross Revenue Required	\$3,154	\$37,848		*

* Transfer this figure to business plan