

Customizable startup costs calculator

Our startup costs calculator can help you estimate how much money you'll need to start your new business and support your broader [business plan](#).

If you're just getting started on your entrepreneurial journey, refer to ["How to start a business in 15 steps"](#) for additional guidance.

Note: To avoid losing your work, save this PDF to your desktop before you begin.

One-time expenses		Amount
Total one-time expenses		

Ongoing expenses		Amount
Total ongoing expenses		

Because the initial profit from sales isn't sufficient, many businesses need a reserve of cash to cover their overhead.

Months needed to cover overhead	
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Your startup expenses		
Total initial expenses		
Total monthly expenses		
Months to cover overhead	X	=
Total startup funds needed		



When working with the calculator, please remember that the sum total of dollar amounts are based on estimates that you input, and the amounts that you actually pay may be different. The estimates you receive are for illustrative and educational purposes only.

The Customizable startup costs calculator is provided as an estimation tool solely for convenience to help identify startup expenses and costs. Results are based on user inputs and should not be relied upon as accounting advice of any kind. Your business may have additional expenses than those listed in the customizable startup costs calculator and the list on the calculator should not be construed as an extensive list of business expenses. You are responsible for identifying any additional expenses that may be associated with starting your business.

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