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## FINANCING A BUSINESS

### SAMPLE ESTIMATE OF START-UP COSTS

Undertaking an entrepreneurial venture, such as starting your own business, involves many obvious and some hidden costs. Filling out the following worksheet of common business start-up costs can help you estimate what your costs might be. This list is not exhaustive; do not forget to consider other costs that apply to your particular venture.

Rent	\$ _____
Improvements/build-out	\$ _____
Salaries/wages	\$ _____
Payroll expenses	\$ _____
Equipment leases (copiers, fax machines, telephone system, computer)	\$ _____
Furniture	\$ _____
Supplies	\$ _____
Inventory	\$ _____
Advertising	\$ _____
Utilities	\$ _____
Licenses/permits	\$ _____
Insurance	\$ _____
Accountant's fees	\$ _____
Attorney's fees	\$ _____
Other expenses	\$ _____