

# Financial Plan

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

\* Transfer this figure to business plan