

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

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.

Bank of America, Merrill, their affiliates and advisors do not provide legal, tax or accounting advice. Consult your own legal and/or tax advisors before making any financial decisions. Any informational materials provided are for your discussion or review purposes only. The content on the Center for Business Empowerment (including, without limitations, third party and any Bank of America content) is provided “as is” and carries no express or implied warranties, or promise or guaranty of success. Bank of America does not warrant or guarantee the accuracy, reliability, completeness, usefulness, non-infringement of intellectual property rights, or quality of any content, regardless of who originates that content, and disclaims the same to the extent allowable by law. All third-party trademarks, service marks, trade names and logos referenced in this material are the property of their respective owners. Bank of America does not deliver and is not responsible for the products, services or performance of any third party.

Not all materials on the Center for Business Empowerment will be available in Spanish.

Certain links may direct you away from Bank of America to unaffiliated sites. Bank of America has not been involved in the preparation of the content supplied at unaffiliated sites and does not guarantee or assume any responsibility for their content. When you visit these sites, you are agreeing to all of their terms of use, including their privacy and security policies.

Credit cards, credit lines and loans are subject to credit approval and creditworthiness. Some restrictions may apply.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”) makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (“BoFA Corp.”). MLPF&S is a registered broker-dealer, registered investment adviser, [Member SIPC](#), and a wholly owned subsidiary of BoFA Corp.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC, and wholly owned subsidiaries of BoFA Corp.

“Bank of America” and “BoFA Securities” are the marketing names used by the Global Banking and Global Markets division of Bank of America Corporation. Lending, derivatives, other commercial banking activities, and trading in certain financial instruments are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., Member FDIC. Trading in securities and financial instruments, and strategic advisory, and other investment banking activities, are performed globally by investment banking affiliates of Bank of America Corporation (“Investment Banking Affiliates”), including, in the United States, BoFA Securities, Inc., which is a registered broker-dealer and [Member SIPC](#), and, in other jurisdictions, by locally registered entities. BoFA Securities, Inc. is a registered futures commission merchant with the CFTC and a member of the NFA.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------