

Use this worksheet to calculate your monthly overhead expenses

Average Monthly Overhead Expenses

Item:	Cost
-rent or mortgage payment	_____
-utilities	_____
-phone lines (landline, cell, FAX, Internet)	_____
-phone charges (toll-free, long dx, voice mail, cell, pager)	_____
-salaries	_____
-payroll (taxes, payroll services, etc.)	_____
-benefits (health insurance, retirement, etc.)	_____
-independent contractors	_____
-equipment (lease/purchase, maint., repairs, depreciation)	_____
-office supplies	_____
-postage	_____
-shipping/courier services	_____
-licenses and permits	_____
-legal fees	_____
-accounting and other professional fees	_____
-consulting or coaching fees/training	_____
-membership dues and subscriptions	_____
-business insurance	_____
-bank charges	_____
-credit card processing fees	_____
-loan repayment (principal and interest)	_____
-bad debt/collection fees	_____
-travel and entertainment	_____
-vehicle expense	_____
-research and development	_____
marketing	_____
•Yellow Pages	_____
•advertising	_____
•direct mail	_____
•tradeshows, fairs, convention	_____
•chambers of commerce	_____
•publicity and promotion	_____
•Website maintenance	_____
•Internet marketing	_____
-miscellaneous	_____
TOTAL	_____