Overhead Expense Needs Calculator

1. What plans have you made to ensure business expenses are paid if you could not work?
2. What business expenses would need to be paid? Is it possible to get a copy of your tax return and profit statement for last year and year-to-date? (If mot, complete the following.)
3. How long would you want to depend on your resources to pay business expenses?
4. How long would you need to continue paying business expenses?

Monthly Expenses

- Rent or mortgage (interest and principal) _____
- Property taxes _____
- Insurance premiums (property, malpractice, fire, liability, employee benefits) _____
- Equipment Leasing Costs _____
- Accounting, billing and collection fees _____
- Security and maintenance _____
- Electricity, heat and water _____
- Telephone _____
- Subscriptions and membership dues _____
- Other fixed business expenses _____
- Employee salaried other than: you, any person sharing business expenses with you, any person hired to perform your duties during total disability (BOE), any person responsible for the generation of income in your business _____

Total monthly expenses _____

For personal Services Professionals (POE) only:

Estimated net cost to replace you during a disability _____

Total Monthly Expenses with replacement _____

Monthly Resources

Source: _____ _____

Source: _____ _____

Total Monthly Resources _____

Critical Shortage

(Total Monthly Expense & Resources) _____

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