Start-up Costs Worksheet	
Essential costs	
Deposit &/or initial lease or loan payments on your truck	\$
Equipment and tools	\$
CB radio and / or mobile telephone	\$
Registration fees, permits and licences	\$
Initial insurance premiums	\$
Professional advice and services	\$
Supplies for several months of operation	\$
Fuel for several months	\$
Contingencies (say 10% of your expenses so far)	\$
Living expenses for several months	\$
Emergency fund (say operating and living expenses for two months)	\$
Total essential costs	\$
Non-essential costs	
Truck upgrade or modifications	\$
Laptop computer	\$
CD player	\$
Other (1)	\$
Other (2)	\$
Other (3)	\$
Other (4)	\$
Total non-essential costs	\$
Total start-up costs (= total essential costs + total non-essential costs)	\$