STARTUP FINANCIAL PLAN

User Guide

App 1 / Step 1: Cost Estimate

HOW TO USE THIS GUIDE: This guide walks you through every panel in App 1 — the Cost Estimate step — screen by screen. Each section shows you exactly what the app is asking, why it matters, and what numbers to enter. Complete this guide before you go online and you will be able to move through the app quickly and confidently.

startupfinancialplan.ai

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Overview — What App 1 Does and Why It Comes First

App 1 is the foundation of your entire financial forecast. Before the software can build an Income Statement, Balance Sheet, or Cash Flow Statement, it needs to know how much money you will need to launch your business. That total — your startup cost estimate — is calculated in **three distinct steps** within App 1:

Step	What You Enter	Why It Matters
Step 1 — One Time Investments in Assets	Vehicles, equipment, furniture, computers — anything you buy once that lasts more than one year	Builds your Balance Sheet fixed assets and calculates annual depreciation
Step 1b — Initial Inventory & Staffing Ramp-Up (Optional)	Starting inventory for product businesses; pre-revenue staffing for service firms	Captures the cash you need before your first sale
Step 2 — Monthly Operating Expenses	Payroll, rent, marketing, utilities — all recurring monthly costs	Multiplied by your months-to-breakeven to calculate your operating cash runway
Step 3 — Contingency Reserve	Score yourself on 9 risk factors	App calculates a recommended reserve percentage to cover unknown expenses

The grand total from all three steps becomes your **Total Estimated Startup Cost** — the number that drives Step 2 (Funding Plan) and every financial statement that follows.

BEFORE YOU BEGIN: Before you open the app online, gather the following: (1) a list of any physical assets you plan to purchase and their estimated costs; (2) quotes or estimates for your monthly operating expenses; (3) your expected month of first sale. Having these numbers ready will let you complete App 1 in 15–20 minutes.

Panel 1 — Plan Information & Welcome Screen

What you see when you first open App 1

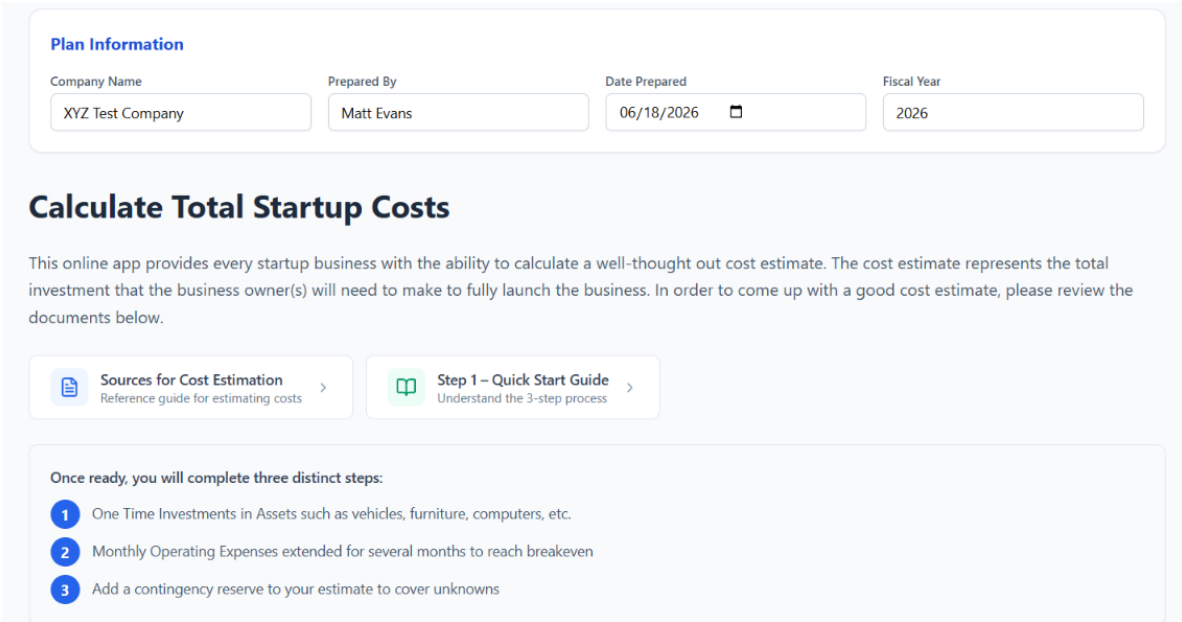


Figure 1: Plan Information fields and the App 1 welcome screen

Plan Information — Four Fields at the Top of Every App

The very first thing you will see is the **Plan Information** section. These four fields appear at the top of all four apps and **carry your identifying information forward automatically**. You only need to fill them in once.

Field	What to Enter	Example
Company Name	The legal or working name of your business	XYZ Test Company
Prepared By	Your name or the name of the person completing the plan	Matt Evans
Date Prepared	Today's date — the app provides a date picker	06/18/2026
Fiscal Year	The calendar year your forecast covers	2026

TIP: The Fiscal Year field should match the year your business will begin operations. If you are planning to launch in mid-year, still use the full calendar year — the app will account for partial-year activity automatically.

The Three-Step Overview Box

Below the Plan Information fields, the app shows you a brief overview of the three steps you will complete in App 1. This is a useful orientation — read it before you begin entering data. The three steps are: (1) **One Time Investments in Assets**, (2) **Monthly Operating Expenses** extended for several months to reach breakeven, and (3) Add a **contingency reserve** to cover unknowns.

Resource Links

Two blue resource links appear on the welcome screen: "**Sources for Cost Estimation**" and "**Step 1 – Quick Start Guide**." These are reference documents built into the app. If you are unsure how to estimate a particular cost, click these links before entering data — they provide industry benchmarks and worked examples.

Write It Down First

Fill in your Plan Information here before going online:

Company Name:

Prepared By:

Date Prepared:

Fiscal Year:

Panel 2 — Step 1: One Time Investments in Assets (Introduction)

What the app explains before you enter any asset data

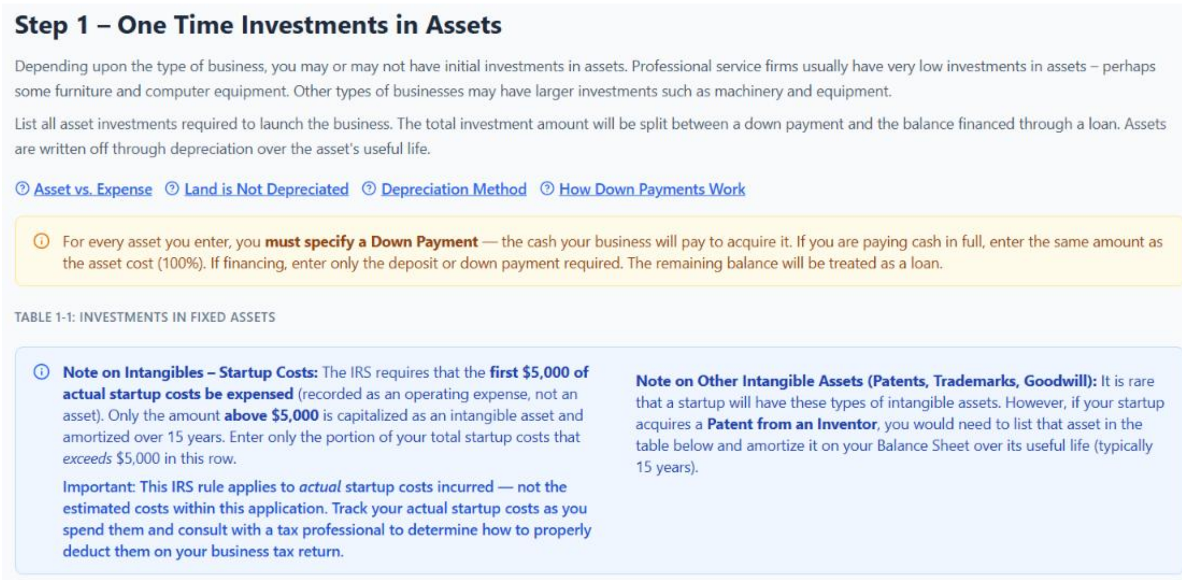


Figure 2: Step 1 asset introduction panel with help links and down payment guidance

What Is a Fixed Asset?

The app opens Step 1 with an important explanation: not every purchase is an asset. A **fixed asset** is something your business buys once, **uses for more than one year**, and that is **material in dollar amount** relative to your overall financials. A delivery van, a piece of equipment, or office furniture qualifies. A stapler does not — that gets expensed. Your assets are expensed over the useful life using depreciation. The default approach to calculating depreciation is straight line – this keeps it simple and minimizes the impact on profits. For certain assets that lose value rapidly, you may want to select a different depreciation method from the pick list. You can also include a Salvage amount that represents what you can sell the asset for at the end of its useful life.

> **ASSET vs. EXPENSE TEST:** Ask yourself two questions about any purchase: (1) Will this item last more than one year? (2) Is the cost significant relative to my overall startup budget? If both answers are yes, it is likely a fixed asset. If either answer is no, it is an operating expense — enter it in Step 2 instead.

The Down Payment Rule — Read This Carefully

For every asset you enter, the app requires a **Down Payment amount**. This is the cash your business will actually pay out of pocket to acquire the asset. **The remaining balance is treated as a loan** and carried forward to App 2 (Funding Plan) automatically.

Situation	What to Enter as Down Payment
Paying cash in full for the asset	Enter the full asset amount (100%)
Financing with a loan — paying a deposit only	Enter only the deposit or down payment amount
Leasing (no ownership transfer)	Do not enter as an asset — enter the monthly lease payment in Step 2 as an operating expense

Help Links Available on This Panel

Four blue help links appear on this panel. Click any of them if you need clarification: **Asset vs. Expense**, **Land is Not Depreciated**, **Depreciation Method, Rules for Intangible Assets**, and **How Down Payments Work**.

Enter each asset, its cost, down payment, and acquisition month

Fixed Asset Description	Amount ($)	Useful Life	Annual Depr.	Monthly Amt.	Down Payment ($)	Month
Real Estate – Land	0	*Indefinite*	–	–	0	–
Real Estate – Building	0	39	–	–	0	–
Furniture & Fixtures	10000	7	$1,429	$119	3500 35% down · $6,500 financed	Apr
Vehicles	50000	5	$10,000	$833	6000 12% down · $44,000 financed	May
Leasehold Improvements	0	15	–	–	0	–
Computers, Laptops, Serv	0	5	–	–	0	–
Intangibles – Patents	0	15	–	–	0	–
Intangibles – Trademarks	0	15	–	–	0	–
Intangibles – Goodwill	0	15	–	–	0	–
Intangibles – Startup Cos	0	15	–	–	*N/A*	–
Equipment & Machinery	0	6	–	–	0	–
Total Fixed Assets	**$60,000**		**$11,429**	**$952**	**$9,500**	

Figure 3: Fixed Asset Entry Table (TABLE 1-1) with sample XYZ Test Company data

How the Table Works

TABLE 1-1 lists all standard asset categories as pre-labeled rows. For each asset your business plans to acquire, you enter four pieces of information: the **Amount** (total cost), the **Salvage Value** (amount you receive when you sell the asset at the end of its useful life), **Down Payment** (cash you will pay), and the **Month** of acquisition. The app automatically calculates the **Annual Depreciation**, **Monthly Depreciation Amount**, and the **Amount to Finance** for each row.

Column	You Enter / App Calculates	Notes
Fixed Asset Description	Pre-filled — do not change	Standard asset categories
Amount ($)	YOU ENTER — total purchase price	Leave at 0 if not applicable
Useful Life	Pre-filled by asset type	IRS standard lives (e.g., Vehicles = 5 yrs)
Salvage Value	YOU ENTER – salvage amount at end	What you can get for the asset at the end
Down Payment ($)	YOU ENTER — cash paid at acquisition	See Panel 2 for rules
Month	YOU SELECT — month of acquisition	Dropdown: Jan through Dec

TIP: Only enter rows where you actually plan to acquire an asset. Leave all other rows at zero. The app will not include zero-amount rows in your totals or financial statements. As you enter an Amount, the corresponding fields in the table will become active to complete the row of data for the asset.

Asset Categories and IRS Useful Lives

The table uses **IRS standard useful lives** for depreciation. These are pre-set and you can change them to fit your specific situation. The most common asset types for startups are shown below:

Asset Category	IRS Useful Life	Common Examples
Real Estate – Land	Indefinite (not depreciated)	Vacant land, parking lots
Real Estate – Building	39 years	Office building, warehouse
Furniture & Fixtures	7 years	Desks, chairs, shelving, display cases
Vehicles	5 years	Delivery vans, company cars, trucks
Leasehold Improvements	15 years	Build-outs, renovations to leased space
Computers, Laptops, Servers	5 years	All computer hardware and networking
Equipment & Machinery	6 years	Manufacturing equipment, tools
Intangibles – Startup Costs	15 years	Amount above $5,000 IRS threshold only
Intangibles – Patents	15 years	Purchased patents from inventors

Write It Down First — Your Fixed Assets

List each asset you plan to acquire before entering data online:

Asset Description	Total Cost ($)	Down Payment ($)	Month to Acquire
TOTAL			

Panel 4 — Asset Summary & Balance Sheet Fixed Asset Schedule (TABLE 1-1-BS)

Review the auto-calculated totals and year-end book values

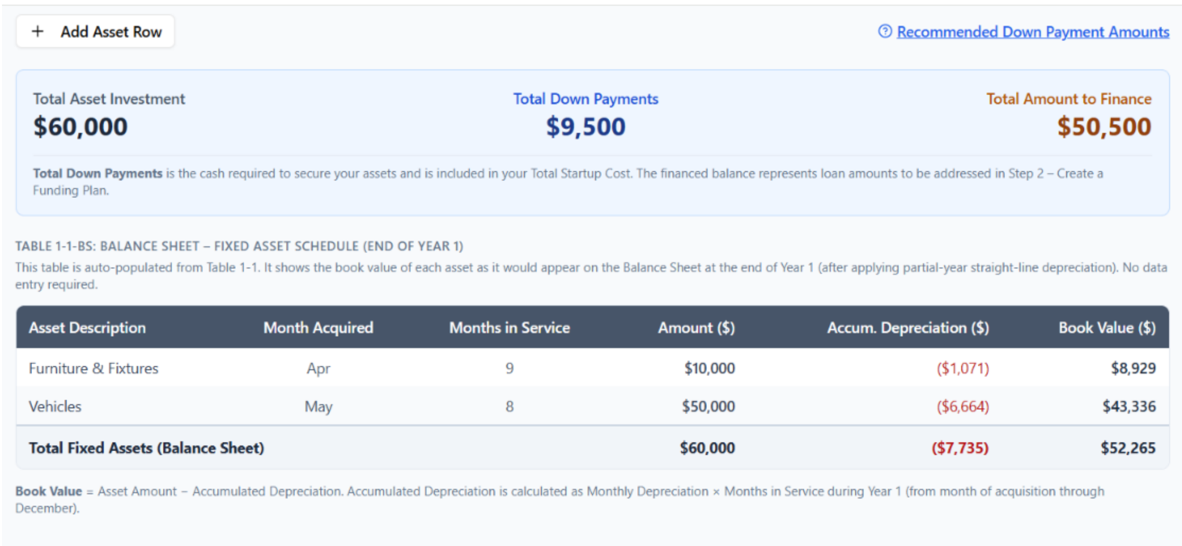


Figure 4: Asset summary tiles and TABLE 1-1-BS Balance Sheet Fixed Asset Schedule

The Three Summary Tiles

Immediately below the asset entry table, the app displays **three auto-calculated summary tiles**. These update in real time as you enter data. Review them carefully before moving on:

Tile	What It Shows	Where It Goes
Total Asset Investment	Sum of all asset amounts you entered	Appears on your Balance Sheet as Fixed Assets
Total Down Payments	Sum of all down payment amounts — the cash you will spend	Included in your Total Startup Cost in Step 1
Total Amount to Finance	Total Asset Investment minus Total Down Payments	Carried forward to App 2 as loan amounts needed

> **IMPORTANT:** The Total Amount to Finance tells you how much loan financing you will need to cover your asset purchases. If this number is larger than you expected, consider increasing your down payments or removing lower-priority assets from the list.

TABLE 1-1-BS: Balance Sheet Fixed Asset Schedule

This table is **automatically populated** from your TABLE 1-1 entries. You do not enter anything here — it is a **read-only preview** showing how your fixed assets will appear on the Balance Sheet at the end of Year 1, after applying **partial-year depreciation** in arriving at the book value of the asset .

Column	How It Is Calculated
Month Acquired	The month you selected in TABLE 1-1
Months in Service	Number of months from acquisition month through December (e.g., April = 9 months)
Amount ($)	The total cost you entered in TABLE 1-1
Accum. Depreciation ($)	Monthly Depreciation Amount × Months in Service (shown in red as a reduction)
Book Value ($)	Amount minus Accumulated Depreciation — the value reported on the Balance Sheet

In the XYZ Test Company example: Furniture & Fixtures acquired in April has 9 months in service, so accumulated depreciation = $119/month × 9 = $1,071, giving a book value of $8,929. Vehicles acquired in May have 8 months in service: $833/month × 8 = $6,664, giving a book value of $43,336. Total Fixed Assets on the Balance Sheet = **$52,265**.

Your Expected Asset Totals will be summarized in a table

Total Asset Investment:

Total Down Payments (cash required):

Total Amount to Finance (loan needed):

Panel 5 — Step 1b: Initial Inventory & Staffing Ramp-Up (Optional)

For product businesses and service firms that need to build capacity before first sale

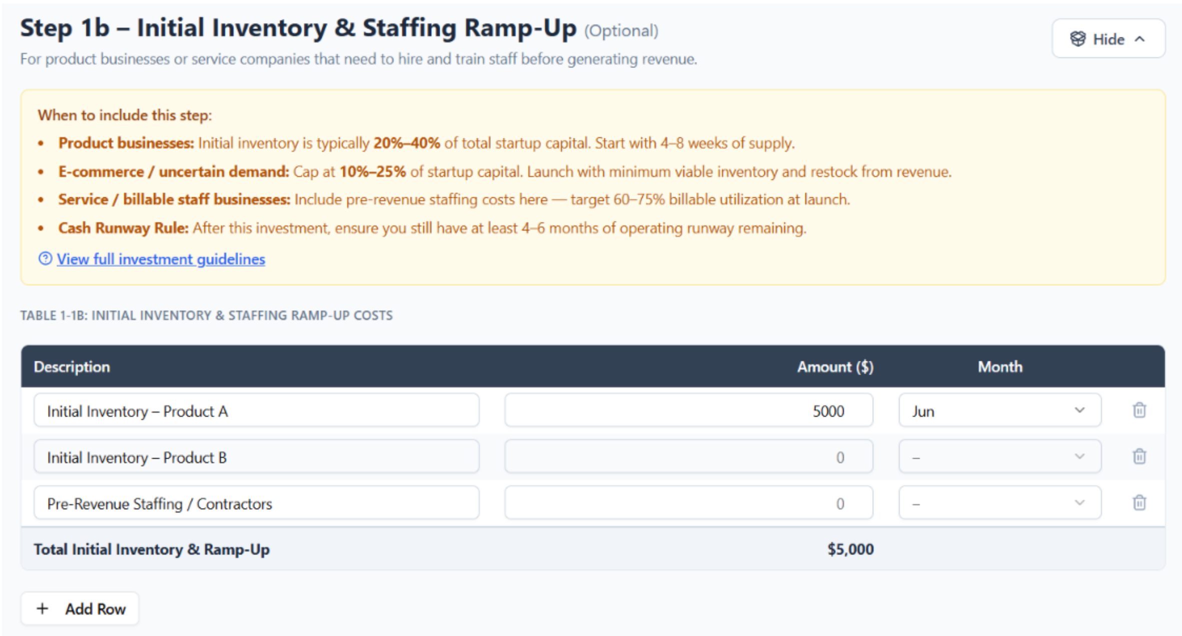


Figure 5: Step 1b — Initial Inventory & Staffing Ramp-Up panel with guidance box

When to Use This Step

Step 1b is optional but highly recommended for two types of businesses: (1) **product businesses** that need to purchase inventory before they can make their first sale, and (2) **service firms** that need to hire and train billable staff before generating revenue. If neither applies to your business, you can skip this step entirely by clicking the **Hide button** in the top right corner of the panel.

Business Type	What to Enter	Guideline
Product business (retail, e-commerce, wholesale)	Initial Inventory — Product A, B, etc.	20%–40% of total startup capital; 4–8 weeks of supply
E-commerce / uncertain demand	Starting inventory at minimum viable level	Cap at 10%–25% of startup capital; restock from revenue
Service / billable staff business	Pre-Revenue Staffing / Contractors	Target 60%–75% billable utilization at launch
SaaS / software / consulting (no inventory)	Leave all rows at $0 and hide this section	No inventory or pre-revenue staffing needed

> **CASH RUNWAY RULE:** Cash Runway Rule: After entering your inventory or staffing ramp-up costs, make sure you still have at least 4–6 months of operating expenses remaining in your startup budget. If your inventory investment leaves you with less than 4 months of runway, reduce the initial inventory order and plan to restock from early revenue.

How to Fill In the Table

TABLE 1-1B has three pre-labeled rows: Initial Inventory – Product A, Initial Inventory – Product B, and Pre-Revenue Staffing / Contractors. For each row that applies, enter the dollar **Amount** and the **Month** in which you will make the purchase. Click "**+ Add Row**" if you have additional inventory items or staffing categories to add.

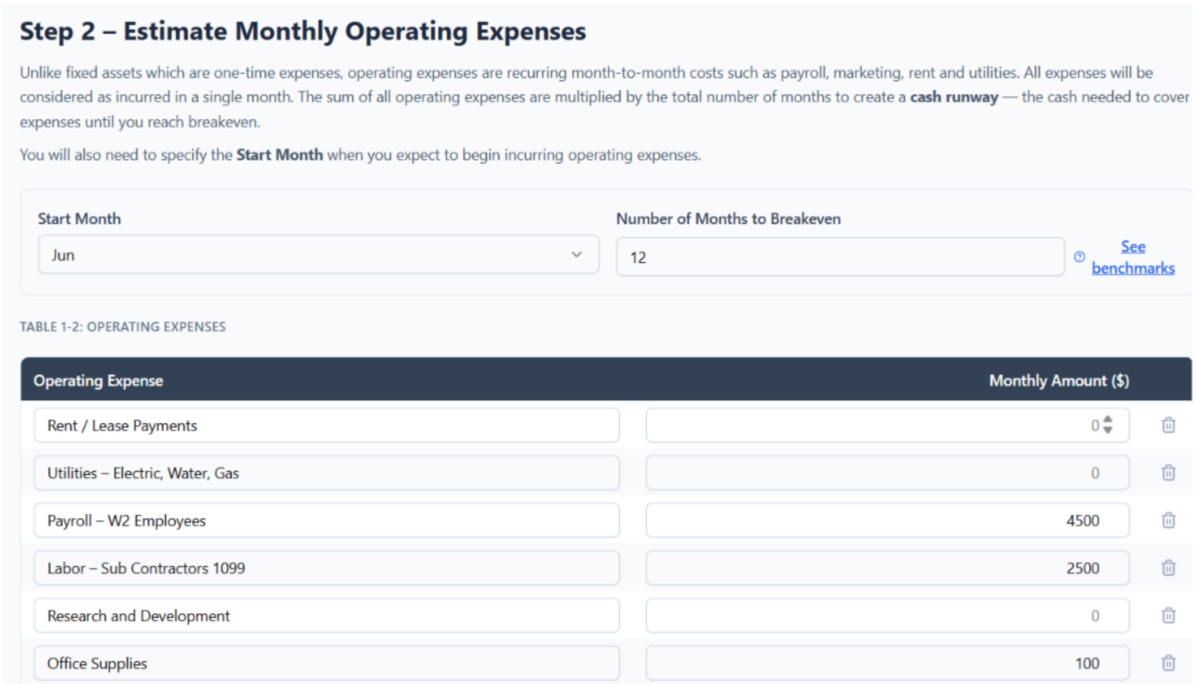
Write It Down First — Your Ramp-Up Costs

List each inventory purchase or pre-revenue staffing cost before going online:

Description	Amount ($)	Month
Initial Inventory – Product A		
Initial Inventory – Product B		
Pre-Revenue Staffing / Contractors		
Other (add row in app)		
TOTAL RAMP-UP COSTS		

Panels 6 & 7 — Step 2: Estimate Monthly Operating Expenses (TABLE 1-2)

Enter your recurring monthly costs and the number of months to breakeven


Step 2 – Estimate Monthly Operating Expenses

Unlike fixed assets which are one-time expenses, operating expenses are recurring month-to-month costs such as payroll, marketing, rent and utilities. All expenses will be considered as incurred in a single month. The sum of all operating expenses are multiplied by the total number of months to create a **cash runway** — the cash needed to cover expenses until you reach breakeven.

You will also need to specify the **Start Month** when you expect to begin incurring operating expenses.

Start Month: Jun

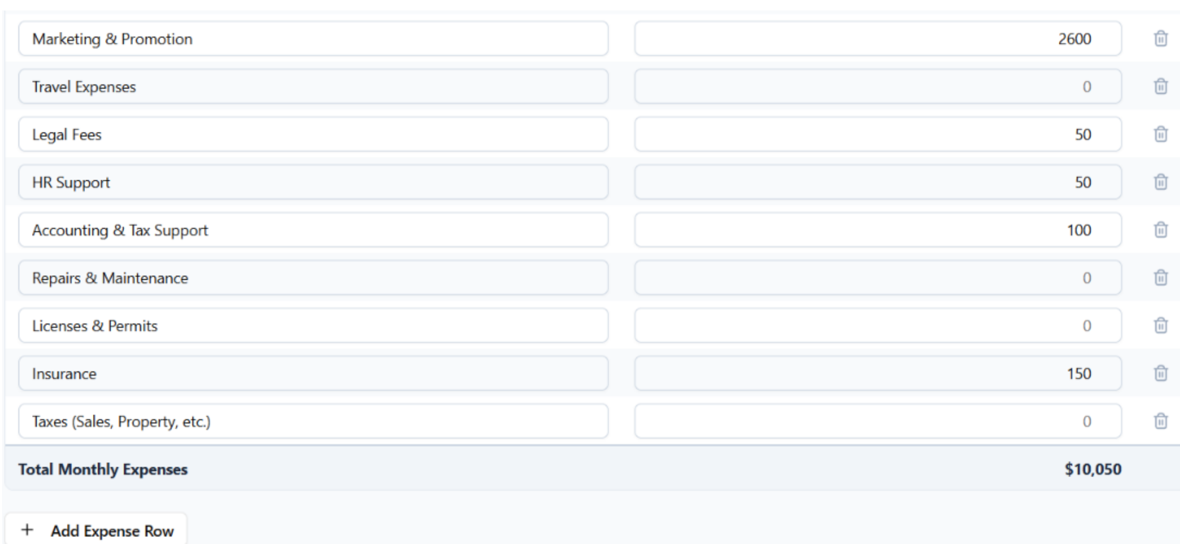
Number of Months to Breakeven: 12

See benchmarks

TABLE 1-2: OPERATING EXPENSES

Operating Expense	Monthly Amount ($)
Rent / Lease Payments	0
Utilities – Electric, Water, Gas	0
Payroll – W2 Employees	4500
Labor – Sub Contractors 1099	2500
Research and Development	0
Office Supplies	100

Figure 6: Step 2 introduction — Start Month, Months to Breakeven, and first expense rows


Operating Expense	Monthly Amount ($)
Marketing & Promotion	2600
Travel Expenses	0
Legal Fees	50
HR Support	50
Accounting & Tax Support	100
Repairs & Maintenance	0
Licenses & Permits	0
Insurance	150
Taxes (Sales, Property, etc.)	0
Total Monthly Expenses	**$10,050**

+ Add Expense Row

Figure 7: TABLE 1-2 continued — remaining expense categories and Total Monthly Expenses

What Are Operating Expenses?

Unlike fixed assets which are one-time purchases, operating expenses are **recurring month-to-month costs** — payroll, rent, marketing, utilities, insurance, and so on. The app takes your monthly total and multiplies it by the **Number of Months to Breakeven** to calculate your **Operating Cash Runway** — the cash you need to cover expenses until your sales revenue is large enough to pay the bills.

Two Critical Fields at the Top of Step 2

Field	What to Enter	Guidance
Start Month	The month you expect to begin incurring operating expenses	Usually the month you sign a lease, hire your first employee, or begin marketing — often 1–3 months before your first sale
Number of Months to Breakeven	How many months until your monthly sales revenue covers all monthly expenses	Most startups use 10–18 months. Click "See benchmarks" in the app for industry averages. The XYZ example uses 12 months.

COMMON MISTAKE TO AVOID: Be honest about your months to breakeven. Most first-time entrepreneurs underestimate how long it takes to build a customer base. A conservative estimate of 12–18 months is safer than 6 months — if you reach breakeven early, you will have extra cash reserves. If you underestimate, you may run out of money before breakeven.

The Operating Expense Categories (TABLE 1-2)

The table lists **14 standard operating expense categories**. For each category that applies to your business, enter your estimated monthly amount. Leave categories at $0 if they do not apply. You can also rename any row or add new rows using the "**+ Add Expense Row**" button at the bottom of the table.

Expense Category	Monthly Amount ($)	Notes / Guidance
Rent / Lease Payments	____________	Monthly office, retail, or warehouse rent
Utilities – Electric, Water, Gas	____________	Estimate based on facility size; $100–$500/mo for small offices
Payroll – W2 Employees	____________	Gross wages only; add payroll taxes in a separate row if needed
Labor – Sub Contractors 1099	____________	Freelancers, consultants paid on 1099
Research and Development	____________	Product development, testing, prototyping
Office Supplies	____________	Paper, toner, small tools; typically $50–$200/mo
Marketing & Promotion	____________	Ads, social media, SEO, trade shows, print
Travel Expenses	____________	Business travel, mileage, lodging
Legal Fees	____________	Attorney fees for contracts, compliance
HR Support	____________	HR software, outsourced HR services
Accounting & Tax Support	____________	Bookkeeper, accountant, tax prep
Repairs & Maintenance	____________	Equipment maintenance, vehicle upkeep
Licenses & Permits	____________	Business licenses, professional permits
Insurance	____________	General liability, property, professional liability
Taxes (Sales, Property, etc.)	____________	Estimated monthly tax obligations
TOTAL MONTHLY EXPENSES	____________	App calculates this automatically

Write It Down — Your Key Totals for Step 2

Start Month (month operating expenses begin):

____

Number of Months to Breakeven:

____

Total Monthly Expenses ($):

____

Operating Cash Runway = Total Monthly Expenses × Months to Breakeven

App calculates this automatically. Your estimated runway = $___________ × ___________ months = $___________

Panel 8 — Step 3: Add Contingency Reserve to Cost Estimate (TABLE 1-3)

Score yourself on 9 risk factors — the app calculates your reserve percentage

Step 3 – Add Contingency Reserve to Cost Estimate

The cost estimate completed in Step 1 and Step 2 is your best guess. Invariably, there are unknown expenses that cannot be planned in advance and total actual expenses end up much higher. It is **highly recommended** that you add a Contingency Reserve. A minimum of 5% is recommended.

Score each criterion below from 1 (highest risk) to 5 (lowest risk). The app will calculate an appropriate contingency percentage based on your total score.

TABLE 1-3: CONTINGENCY RESERVE

#	Criteria	1 – Highest Risk	3 – Moderate	5 – Lowest Risk	Your Score
1	Founder's Industry Experience	No prior industry experience	Some exposure or related experience	5+ years direct industry experience	3
2	Clarity of Business Model	Revenue model unclear or untested	Defined but partially validated	Clear, proven, well-understood model	4
3	Level of Cost Detail	High-level estimates, many assumptions	Mix of detailed and estimated costs	Line-item detail with vendor quotes	5
4	Use of Historical Benchmarks	No comparable data used	Some informal comparisons	Strong benchmarks from similar businesses	3
5	Vendor & Supplier Validation	No quotes or contracts	Informal or preliminary quotes	Written quotes or signed agreements	4
6	Financial Advisor / Expert Review	No external review	Informal feedback	Reviewed by CPA, CFO, or financial advisor	3
7	Regulatory & Compliance Awareness	Requirements unknown or ignored	Basic understanding	Fully researched and costed	3
8	Operating Complexity	Multiple moving parts, custom systems	Moderate operational complexity	Simple, standardized operations	4

Figure 8: Step 3 — Contingency Reserve scoring table (TABLE 1-3) with 9 criteria

Why a Contingency Reserve Matters

Your cost estimate in Steps 1 and 2 is your best guess — and actual startup expenses almost always end up higher than planned. The contingency reserve is a buffer added to your total estimate to cover the unexpected costs that will inevitably arise. The app recommends a **minimum of 5%** and calculates a **higher percentage based on your risk profile**.

How the Scoring Works

TABLE 1-3 presents 9 risk criteria. For each criterion, you select a score from 1 to 5 using a dropdown: **1 = Highest Risk**, **3 = Moderate**, **5 = Lowest Risk**. The app totals your scores and maps the result to a contingency percentage. A lower total score (more risk) produces a higher contingency percentage.

#	Criterion	Score 1 (Highest Risk)	Score 5 (Lowest Risk)	Your Score
1	Founder's Industry Experience	No prior industry experience	5+ years direct industry experience	___
2	Clarity of Business Model	Revenue model unclear or untested	Clear, proven, well-understood model	___
3	Level of Cost Detail	High-level estimates, many assumptions	Line-item detail with vendor quotes	___
4	Use of Historical Benchmarks	No comparable data used	Strong benchmarks from similar businesses	___
5	Vendor & Supplier Validation	No quotes or contracts	Written quotes or signed agreements	___
6	Financial Advisor / Expert	No external review	Reviewed by CPA, CFO, or	___

	Review		financial advisor	
7	Regulatory & Compliance Awareness	Requirements unknown or ignored	Fully researched and costed	___
8	Operating Complexity	Multiple moving parts, custom systems	Simple, standardized operations	___
9	Market Validation	No customer validation or testing	Signed letters of intent or pilot customers	___
	TOTAL SCORE	(Min = 9)	(Max = 45)	___

HONEST SELF-ASSESSMENT: Be honest when scoring yourself. Entrepreneurs tend to be optimistic — if you are unsure, score yourself one point lower than your first instinct. A slightly higher contingency reserve is far less painful than running out of cash before your business reaches breakeven.

Contingency Reserve Percentage Guide

Total Score Range	Risk Level	Typical Reserve %	What It Means
9 – 18	High Risk	20%–25%	Many unknowns; first-time founder; limited validation
19 – 27	Moderate-High Risk	15%–20%	Some experience; partial validation; moderate complexity
28 – 36	Moderate Risk	10%–15%	Experienced founder; reasonable cost detail; some validation
37 – 45	Lower Risk	5%–10%	Strong experience; detailed estimates; validated demand

Your Contingency Score will be displayed by the App

Your Total Score (out of 45):

Estimated Contingency Reserve % (from table above):

The app will calculate the dollar amount automatically: Sub Total × Reserve % = Contingency Reserve ($___________)

Panel 9 — Total Estimated Startup Costs Summary & Save / Finalize

Review your grand total and save your results to move to App 2

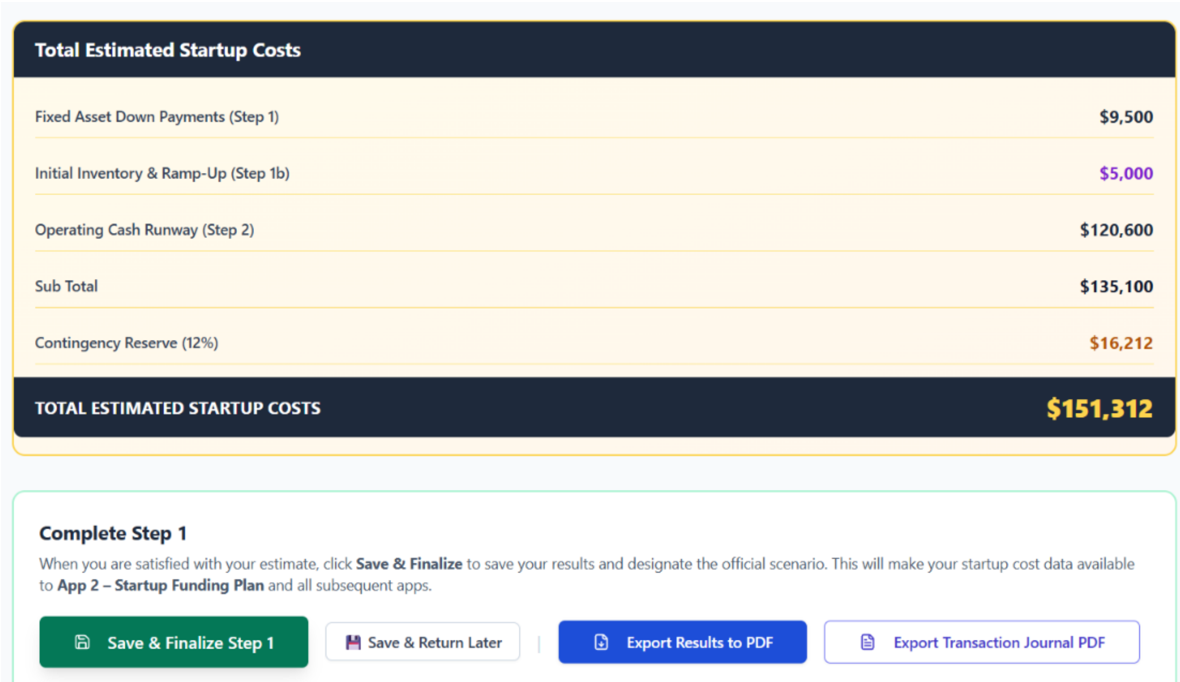


Figure 9: Total Estimated Startup Costs summary panel and Save & Finalize buttons

The Total Estimated Startup Costs Box

At the bottom of App 1, the app displays a dark-background summary box that totals all three components of your startup cost estimate. This is the number that will **drive your Funding Plan in App 2** — review it carefully before saving.

Line Item	Source	XYZ Example
Fixed Asset Down Payments (Step 1)	Sum of all down payments from TABLE 1-1	$9,500
Initial Inventory & Ramp-Up (Step 1b)	Total from TABLE 1-1B	$5,000
Operating Cash Runway (Step 2)	Total Monthly Expenses × Months to Breakeven	$120,600
Sub Total	Sum of the three lines above	$135,100
Contingency Reserve (%)	App calculates based on your risk score	$16,212 (12%)
TOTAL ESTIMATED STARTUP COSTS	Sub Total + Contingency Reserve	$151,312

IF THE TOTAL SEEMS TOO HIGH: If your Total Estimated Startup Costs looks higher than you expected, go back and review your Months to Breakeven in Step 2 — this is usually the largest driver of the total. You can also review your asset list and consider whether any items can be leased instead of purchased, which would move those costs from a one-time asset to a monthly operating expense.

The Four Action Buttons

Once you are satisfied with your estimate, you have **four options** at the bottom of the page:

Button	What It Does	When to Use It
Save & Finalize Step 1	Saves your data and designates this as the official scenario. Makes data available to App 2.	Use this when you are done and ready to move to the Funding Plan
Save & Return Later	Saves your progress without finalizing. You can come back and edit.	Use this if you need to gather more information before finalizing
Export Results to PDF	Downloads a PDF summary of your Step 1 cost estimate	Useful for sharing with a partner, advisor, or lender
Export Transaction Journal PDF	Downloads the detailed journal entries generated by your inputs	For accounting review; not needed for most users

IMPORTANT — SAVE & FINALIZE REQUIRED: You must click "Save & Finalize Step 1" before the data will be available in App 2 (Funding Plan). "Save & Return Later" keeps your work but does not push the data forward. Do not move to App 2 until you have clicked Save & Finalize.

Your Final Step 1 Totals

Fixed Asset Down Payments ($):

Initial Inventory & Ramp-Up ($):

Operating Cash Runway ($):

Sub Total ($):

Contingency Reserve (% and $):

TOTAL ESTIMATED STARTUP COSTS ($):

Quick Reference — App 1 at a Glance

Use this table as a final checklist before you go online. Confirm you have each piece of information ready before opening the app.

Panel	What You Need Ready	Where It Goes in the App
Plan Information	Company name, your name, today's date, fiscal year	Top of every app — carried forward automatically
Step 1 — Assets	List of assets, total cost each, down payment each, acquisition month	TABLE 1-1: Investments in Fixed Assets
Step 1b — Ramp-Up	Inventory items and costs; pre-revenue staffing costs	TABLE 1-1B: Initial Inventory & Staffing Ramp-Up
Step 2 — Operating Expenses	Monthly amount for each expense category; start month; months to breakeven	TABLE 1-2: Operating Expenses
Step 3 — Contingency	Your honest score (1–5) for each of the 9 risk criteria	TABLE 1-3: Contingency Reserve
Save & Finalize	Review total; click Save & Finalize Step 1	Pushes data forward to App 2 — Funding Plan

After completing App 1, your Total Estimated Startup Costs will be available in **App 2 (Funding Plan)**, where you will identify the sources of capital — equity, loans, and personal savings — needed to fund your startup. The data you entered in App 1 **flows automatically into the Balance Sheet, Income Statement, and Cash Flow Statement**.