



Profit Like a Pro: 10 Ways to Have Financial Health

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Get Help if you need it



Organize your Small Business finances in 5 Steps

- Separate business banking.
- Track all expenses.
- Track all revenues.
- Set aside money for taxes.
- Automate bookkeeping tasks.

Budget Websites:

EveryDollar.com (Dave Ramsey)

Vertex42.com

Crown.org

Mint.com

Quickbooks.com

NerdWallet.com

FinancialWellness.REALTOR

CRDPodcast.REALTOR – many episodes about building your business

How will you keep up with your Business Funds?

- Quickbooks
- Xero.com
- Freshbooks.com
- Zoho.com

Legal Tax Deduction Cheat Sheet - Lighter Side of Real Estate

Advertising

Billboards
Brochures/Flyers
Business Cards
Copy Editor Fees
Direct Mail
Email Marketing and Newsletters
Graphic Designer Fees
Internet Ads (Google, Facebook, etc.)
Leads/Mailing Lists
Marketing Services
Networking Event Costs
Post Cards
Print Ads (Newspapers and Magazines)
Promotional Materials
Radio Ads
Signage/Banners
Television Ads
Web Design
Web Hosting and Domain Fees

Agent Improvement

Books (Sales Books, RE Books, etc.)
Continuing Education
Magazine Subscriptions
Newsletter Subscriptions
Sales Training/Coaching
Seminars
Textbooks/Reference Books
Trade Publications

Auto

Either Business Mileage (70 cents per mile)

Or... Portion of

Auto Expenses
Car Washes
Depreciation/Lease Payments
Gas
Insurance
Interest
License/Registration
Maintenance
Repairs
Tires

Business Travel

Airfare
Car Rental

Dry Cleaning/Laundry
Lodging
Meals
Parking/Tolls
Taxi, Train, Subway, Bus
Tips

Business Meals, Business Entertainment

Only 50% unless marketing....

Communication

Answering Services
Cell Phone Service
Fax Expenses/Efax
Interactive Voice Response (IVR)
Internet Service
Office Telephone/VOIP
Pagers (those still exist?)
Toll Free Number

Equipment

Briefcase
Calculator
Camera/Lenses
Cellphone/Smartphone
Cleaning Equipment (Vacuum Cleaner)
Computer
Equipment Repair
Flashlight
GPS
Hard Drives/Thumb Drives
Ipad/Tablet PC/Android
Laptop
Lock Boxes/Locksmiths/Keys
Maps
Printer
Scanner
Staging Items – Furniture
Tape Measure
Video Camera

Employee Wages or Contract Labor

Clerical Support
Family Wages (kids/spouses... really)
Payroll/Unemployment Taxes
Sales Assistant
Virtual Assistant

Health Insurance, not directly though

Home Office – A portion of

Insurance
Mortgage Interest/Rent
Property Taxes
Repairs/Maintenance
Security System
Utilities

Office Expenses

Desk Fees
Client Refreshments (Coffee, Water, etc.)
Copier Fees
Janitorial Services
Office Furniture
Bookshelves
Chairs
Desks
Filing Cabinets
Office Supplies
Envelopes
Folders
Paper
Pens
Postage
Stationary
Toner/Ink
Office Rent
Online Storage of Business Files
Software
Lockbox Key Service

Start Up Expenses

Including organizational costs

Resources

NerdWallet.com
FinancialWellness.REALTOR
<https://www.renewwilliamsgroup.com/agentexitpodcast> - Succession Planning
[CRDPodcast.REALTOR](#) – has several episodes relating to financial wellness
Learning.REALTOR
CRS.com has some tax webinars

Professional Fees

Association Dues/Fees
NAR
NAREB
NAHREP
NAGLREP
CREA
AREAA
Chamber of Commerce
Bank Fees
Bookkeeping Fees
Business Licenses
E & O Insurance
Franchise/Affiliation Fees
Interest on Business Purchases
Legal Fees
MLS Fees
Tax Prep Fees

Selling Expenses

Appraisal Fees
Client Gifts (<\$25 per client)
Closing Attorney Fees
Concessions
Courier Services/Delivery Fees
Finder Fees/Referral Fees
Home Repairs to sell listed property
Home Warranty
Inspection Fees
Notary Fees
Open House Expenses
Photo Editing
Staging Fees