
title: "Bootstrap Runway Calculator"

description: "Worksheet for calculating personal expenses, startup costs, revenue projections, and months of runway for bootstrapped businesses."

parentSlug: how-to-bootstrap-a-business-self-funding

author: Jason Garcia

date: 2026-04-08

type: downloadable

Bootstrap Runway Calculator

Use this worksheet to figure out exactly how long your money will last and how much you can invest in your business. Fill in every line — don't skip the uncomfortable ones.

Part 1: Personal Monthly Expenses (Your Burn Rate)

Calculate the minimum you need to live. Not your current lifestyle — the stripped-down version. Be honest.

Fixed Expenses (Non-Negotiable)

Expense	Current Monthly	Minimum Monthly
Rent / Mortgage	\$ _____	\$ _____
Utilities (electric, gas, water)	\$ _____	\$ _____
Health insurance	\$ _____	\$ _____
Auto insurance	\$ _____	\$ _____
Renter's / Homeowner's insurance	\$ _____	\$ _____

Life / disability insurance	\$ _____	\$ _____
Phone	\$ _____	\$ _____
Internet	\$ _____	\$ _____
Minimum loan payments	\$ _____	\$ _____
Minimum credit card payments	\$ _____	\$ _____
Child support / alimony	\$ _____	\$ _____
Subtotal: Fixed	\$ _____	\$ _____

Variable Expenses (Can Be Reduced)

Expense	Current Monthly	Minimum Monthly
Groceries	\$ _____	\$ _____
Transportation (gas, transit)	\$ _____	\$ _____
Childcare	\$ _____	\$ _____
Subscriptions (streaming, gym, etc.)	\$ _____	\$ _____
Dining out / entertainment	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Personal care	\$ _____	\$ _____
Pet expenses	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____
Subtotal: Variable	\$ _____	\$ _____

Irregular Expenses (Annual ÷ 12)

Expense	Annual Cost	Monthly Equivalent
Car registration / inspection	\$ _____	\$ _____
Property taxes (if not in mortgage)	\$ _____	\$ _____
Annual subscriptions	\$ _____	\$ _____
Holiday / gift spending	\$ _____	\$ _____
Home / auto maintenance	\$ _____	\$ _____

Medical co-pays / dental	\$ _____	\$ _____
Travel	\$ _____	\$ _____
Tax prep fees	\$ _____	\$ _____
Subtotal: Irregular (monthly)		\$ _____

Total Personal Burn Rate

	Amount
Fixed expenses (minimum)	\$ _____
Variable expenses (minimum)	\$ _____
Irregular expenses (monthly)	\$ _____
Subtotal	\$ _____
+ 20% buffer (things always cost more)	\$ _____
= Total Monthly Burn Rate	\$ _____

Part 2: Available Liquid Funds

Only count money you can access within 7 days without penalties.

Source	Amount	Available?
Checking accounts	\$ _____	✓
Savings accounts	\$ _____	✓
Money market accounts	\$ _____	✓
CDs maturing within 30 days	\$ _____	✓
Stocks/investments (liquid)	\$ _____	⚠ may lose value
Cash on hand	\$ _____	✓
Total Liquid Funds	\$ _____	

Do NOT Count

Source	Amount	Why Not
--------	--------	---------

401(k) / IRA	\$ _____	Penalties + taxes (unless ROBS)
Home equity	\$ _____	Requires HELOC setup (weeks)
Money owed to you	\$ _____	Not guaranteed
Spouse/partner's savings	\$ _____	Unless explicitly agreed
Expected bonus / tax refund	\$ _____	Not in hand yet

Part 3: Personal Runway Calculation

...

Total Liquid Funds: \$ _____

– Personal Emergency Fund (3 months × burn): –\$ _____

= Available for Business Investment: \$ _____

Available for Business ÷ Monthly Burn Rate = _____ months of runway

...

Your Numbers:

	Amount
Total Liquid Funds	\$ _____
3-Month Emergency Fund (burn rate × 3)	–\$ _____
= Available for Business	\$ _____
÷ Monthly Burn Rate	÷ \$ _____
= Months of Personal Runway	_____ months

⚠ If your runway is less than 6 months, consider keeping your day job and building the business on the side until you have more savings or the business generates revenue.

Part 4: Business Startup Costs

Estimate your first 6 months of business expenses.

One-Time Startup Costs

Item	Estimated Cost
Business entity formation (LLC, Corp)	\$ _____
Business licenses / permits	\$ _____
Domain name + website	\$ _____
Logo / branding	\$ _____
Equipment / tools	\$ _____
Initial inventory (if applicable)	\$ _____
Security deposits (office, etc.)	\$ _____
Legal fees (contracts, agreements)	\$ _____
Professional memberships	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Total One-Time Costs	\$ _____

Monthly Recurring Business Costs

Item	Monthly Cost
Business bank account	\$0 (free with Holdings)
Accounting software	\$ _____
Email / productivity suite	\$ _____
Hosting / cloud services	\$ _____
Phone / communication	\$ _____
Insurance (professional liability)	\$ _____
Marketing / advertising	\$ _____
Subscriptions / SaaS tools	\$ _____
Office / coworking space	\$ _____
Inventory replenishment	\$ _____
Shipping / fulfillment	\$ _____
Contractor / freelancer costs	\$ _____

Other: _____	\$ _____
Total Monthly Business Costs	\$ _____

6-Month Business Budget

	Amount
One-time startup costs	\$ _____
Monthly recurring × 6 months	\$ _____
= Total 6-Month Business Budget	\$ _____

Part 5: Revenue Projections

Be conservative. Most businesses take longer to generate revenue than expected.

Monthly Revenue Forecast

Month	Expected Revenue	Confidence Level
Month 1	\$ _____	Low / Med / High
Month 2	\$ _____	Low / Med / High
Month 3	\$ _____	Low / Med / High
Month 4	\$ _____	Low / Med / High
Month 5	\$ _____	Low / Med / High
Month 6	\$ _____	Low / Med / High
Month 7	\$ _____	Low / Med / High
Month 8	\$ _____	Low / Med / High
Month 9	\$ _____	Low / Med / High
Month 10	\$ _____	Low / Med / High
Month 11	\$ _____	Low / Med / High
Month 12	\$ _____	Low / Med / High

Conservative Scenario (cut all estimates by 50%)

Month	Projected Revenue	Monthly Business Costs	Monthly Cash Flow
Month 1	\$ _____	\$ _____	\$ _____
Month 2	\$ _____	\$ _____	\$ _____
Month 3	\$ _____	\$ _____	\$ _____
Month 4	\$ _____	\$ _____	\$ _____
Month 5	\$ _____	\$ _____	\$ _____
Month 6	\$ _____	\$ _____	\$ _____
6-Month Total	\$ _____	\$ _____	\$ _____

Part 6: The Full Picture

Total Capital Needed

	Amount
Personal expenses (6 months × burn rate)	\$ _____
Business startup costs (6 months)	\$ _____
– Expected revenue (conservative, 6 months)	–\$ _____
= Total Capital Needed (6 months)	\$ _____

Funding Gap Analysis

	Amount
Total Capital Needed (6 months)	\$ _____
Available Liquid Funds	–\$ _____
= Funding Gap	\$ _____

If the gap is \$0 or negative: You're funded. Start building.

If the gap is positive (you need more money):

- Keep your day job and moonlight — bridge the gap with salary
- Reduce business scope — what's the minimum viable version?

- Pre-sell — generate revenue before spending
- 0% intro APR credit (see terms in the blog post)
- Side income / freelancing to supplement
- Wait and save more before launching

Part 7: Decision Points & Milestones

Define these BEFORE you start spending. Write them in ink.

My Investment Limit

Maximum total I will invest in this business: \$_____

I will not exceed this amount without sitting down with [accountability partner name] and explicitly deciding to increase it based on new evidence (revenue traction, customer validation).

Go / No-Go Milestones

Milestone	Target Date	Actual Date	Status
Business entity formed	_____	_____	<input type="checkbox"/>
First customer/sale	_____	_____	<input type="checkbox"/>
Revenue covers business expenses	_____	_____	<input type="checkbox"/>
Revenue covers business + personal min	_____	_____	<input type="checkbox"/>
Consistent monthly revenue of \$_____	_____	_____	<input type="checkbox"/>

Stop Signals

I will re-evaluate and consider stopping if:

- I reach my investment limit with no revenue
- 6 months pass with no paying customers
- I dip into my 3-month emergency fund
- My personal runway drops below _____ months
- I start using credit cards at full APR to fund the business

My [partner/spouse/family] asks me to stop

Part 8: Monthly Review Template

Copy this and fill it out every month. Staying honest with the numbers is how bootstrappers survive.

Month _____ Review

Date: _____

Metric	Planned	Actual	Variance
Revenue	\$ _____	\$ _____	\$ _____
Business expenses	\$ _____	\$ _____	\$ _____
Personal expenses	\$ _____	\$ _____	\$ _____
Total cash spent	\$ _____	\$ _____	\$ _____
Cash remaining	\$ _____	\$ _____	\$ _____
Runway remaining	_____ mo	_____ mo	_____ mo

What worked this month:

What didn't work:

Adjustment for next month:

Am I on track to hit my milestones? [] Yes [] No — Plan: _____

This calculator is for planning purposes. Consult a financial advisor for personalized guidance.

© 2026 Holdings Financial Technologies Inc.

[Try Holdings Free →](#)

Zero fees · 3.49% APY · Up to \$3M FDIC insured