6. Accounting and legal fees per month
7. Entertainment and promotion
8. Pay back of interest on money borrowed to buy the business

Income

1. Memberships
   a. What will your initiation fee be?
   b. What will be your policy on waiving the initiation fee?
   c. What will the monthly fees be?
   d. What will be your policy on giving $\frac{1}{2}$ year and yearly
      discounts if paid up front? What will be the discount for
      each?
   e. Will you run sales promotions? If so, how will they work?
      What type of discount will you give?
   f. What percent will you take from your private trainers,
      massage therapists, facial and waxes, and nail personnel?
   g. Will you sell supplements, food, etc.? If so, how much will
      you sell on a monthly basis? (Remember: you will need a
      sales tax permit if you do this. Also remember, you have
      additional expenses (cost of the product, someone to
      work the juice bar, double sinks if you have a juice bar)

How many members will you need to break even?

Some assumptions

1. You are buying the business for $100,000. The pay back is
   monthly for a period of five years. The interest rate is 7% on
   yearly basis
2. You will also need enough in the bank account to cover at least
   three months expenses, including your payments back to the
   individual(s) who lent you the money
3. You will need to decide to either: lease or buy the equipment.
   Explain why you decided to lease or buy.