

**ITEM 7. ESTIMATED INITIAL INVESTMENT**

**YOUR ESTIMATED INITIAL INVESTMENT**

Type of Expenditure	Estimated Amount		Method of Payment	When Due	To Whom Payment is to be Made
	Low	High			
Initial Franchise Fee (Note 1)	\$100,000	\$500,000	Check or Electronic Funds Transfer (“EFT”)	Upon signing of Area Representative Agreement	Us
Travel and Living Expenses to Attend Initial Training (Note 2)	\$1,000	\$2,500	Check or Credit Card	Before opening	Third-party Vendors
Equipment & Furniture (Note 3)	\$0	\$2,000	Check or Credit Card	Before opening	Third-party Vendors
Computer Hardware and Software (Note 4)	\$0	\$1,500	Check or Credit Card	Before opening	Third-party Vendors
Rent (Note 5)	\$0	\$3,000	Check	Monthly	Landlord
Payroll (Note 6)	\$0	\$6,000	EFT	Bi-weekly	Employees
Insurance (Note 7)	\$200	\$3,000	Check or Credit Card	Before opening	Insurance Agent
Professional Expenses (Note 8)	\$250	\$3,000	Check or Credit Card	Before opening	Attorneys and Accountants
Additional Funds – 3 months (Note 9)	\$0	\$3,000	Check or Credit Card	As incurred	Third-party Vendors
<b>TOTAL (Note 10)</b>	\$101,450	<b><u>\$524,000</u></b>			

\*None of the fees paid to us in this chart are refundable. Whether such fees paid to third parties are refundable would depend upon the policies of the third parties.