



Med Spa Loan Cost Template

Your med spa name: _____

● Initial startup and setup costs

*List initial and setup startup costs, and change any of the items to ones that better fit your business

Type of cost	Quantity	Cost per unit	Total
Equipment (treatment beds, skincare devices, POS systems, laser machines, etc)			
Lease deposits			
Renovations or build-out			
Furnishings			
Inventory (skincare products, wellness supplies, etc)			
Licenses and permits			

● Operational costs

(*Change any of the items to ones that better fit your business)

Fixed monthly costs	
Type of cost	Total cost
Rent or lease	
Payroll (staff salaries)	
Utilities (electricity, water, Wi-Fi, security systems, cleaning services)	
Insurance	
Other	

Variable monthly costs	
Type of cost	Total cost
Restocking inventory products	
Disposable medical items (needles, gloves, masks, etc)	
Marketing campaigns	
Seasonal hiring (if needed)	
Other	

Other costs	
Type of cost	Total cost
Software subscription	
Website hosting	
Point of Sale (POS) fees	
Credit card processing fees	

● Loan repayment and interest considerations

*Enter your interest rate and the monthly loan payment of your loan

Type of cost	Total cost
Loan amount	[e.g.\$100,000]
Interest rate	[e.g. 6%]
Monthly loan payment	[e.g. \$1,933]
Total repayment amount	[e.g. \$115,997]

● Revenue and profit projections from services and retail sales

- ***Break-even analysis:** Calculate how many services you need to sell each month to cover all your costs, including loan repayments
- ***Best-Case / Worst-case revenue projections:** Show a high and low estimate, so you're ready for both good and slow months
- ***Loan repayment:** List the fixed amount you need to pay back every month for your loan
- ***Expected revenue:** List how much money you think you'll make each month based on bookings and sales
- ***Cash flow:** Track the actual money moving in and out each month to see if you're staying in the green or slipping into the red
- ***Profit:** What's left after paying all your costs (including the loan)

Break-even analysis

Metric	Amount
Fixed monthly costs <i>Includes rent, staff, loan repayment, utilities, etc.</i>	\$15,000
Average price per treatment	\$200
Average cost per treatment <i>Includes products, consumables, and staff time per treatment</i>	\$60
Profit per treatment <i>(Price — Variable Cost)</i>	\$140
Break-even point (treatments) <i>(\$15,000 ÷ \$140)</i>	107
Break-even revenue <i>(107 treatments × \$200)</i>	\$21,400

Worst-case vs. Best-case scenario

Metric	Worst-case	Best-case
Estimated monthly bookings	80 bookings	150 bookings
Average price per service	\$150	\$200
Projected monthly revenue	\$12,000	\$30,000
Monthly expenses (fixed + variable)	\$18,000	\$22,000
Monthly profit/loss	—\$6,000	\$8,000
Cash buffer needed?	✓ Yes	✗ No
Loan repayment covered?	✗ No	✓ Yes

Monthly cash flow

Category	Amount
Cash Inflows	
Service revenue	\$25,000
Product sales	\$3,000
Gift cards/memberships	\$2,000
Total Inflows	\$30,000
Cash Outflows	
Staff wages	\$10,000
Rent & utilities	\$4,000
Supplies/products	\$3,000
Marketing	\$1,000
Loan repayment (full amount)	\$1,933
Other expenses	\$1,500
Total Outflows	\$21,433
Net Cash Flow	\$8,567

● Revenue projections

Enter your projected revenue from services and retail sales:

Month	Loan payment	Expected revenue		Break-even revenue	Net cash flow	Profit (revenue-costs)
		Best-case	Worst-case			
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Total						