



# Cost of Living & Business

What does living in a practical sense mean to you? Do you rent, do you own, do you have a mortgage? What grocery needs do you have? How risk averse are you? How do you get around? Are you responsible for a family? Do you save for later, to create buffers?

What does leisure mean to you? What lifestyle do you prefer? Hobbies, travelling, ordering in, partying, culture consumption, sharing, caring.

What's the role of work for you? Hybrid practice? Side gigs? Live to work or work to live? And of course what costs do you incur for the business itself?

Separate recurring costs and when you start something new: how much do you need to startup?

Once all this is clear, you have built a baseline to see how much income you need to make a living from art & design.

Income can be money, or can be bartered or using alternative means of exchange (crypto, timebank, ...).

## Cost of Living

housing €.....

services €.....

phone €.....

groceries €.....

insurance €.....

mobility €.....

phone €.....

savings €.....

..... €.....

..... €.....

..... €.....

..... €.....

..... €.....

..... €.....

..... €.....

..... €.....

MONTH: €.....

x12=YEAR: €.....

## Cost of Lifestyle

lifestyle €.....

take-out €.....

travelling €.....

hobbies €.....

culture €.....

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MONTH: €.....

x12=YEAR: €.....

## Cost of Business

recurring:

studio rent €.....

services €.....

internet €.....

supplies €.....

insurance €.....

autonomous ('vrij werk' and research) €.....

..... €.....

bookkeeping €.....

..... €.....

..... €.....

startup costs €.....

one time costs, so not in monthly total €.....

equipment €.....

furnishing €.....

website €.....

other €.....

..... €.....

MONTH: €.....

x12=YEAR: €.....

