

[Your business name] — Business Plan

Life coach in [Your city] · Startup plan

Executive summary

[Your business name] is a new life coaching business in [Your city] offering one-on-one coaching in three- and six-month packages; a free 30-minute discovery call; career change and life transition coaching; online sessions by video, in person by request; and small-group coaching programs and workshops. The model is one trained coach with a clear niche, clients on three- and six-month packages rather than single sessions, and small-group programs raising what each hour of the coach's time earns.

Startup budget: \$11,762 across 9 items, with funding still to be decided.

Twelve months from now, success looks like this: [What success looks like twelve months from now]

Products and services

[Your business name]'s core service is one-on-one coaching in three- and six-month packages. Every client starts with a free discovery call and a written coaching agreement, works toward goals they set, and reviews progress at the end of each package.

- One-on-one coaching in three- and six-month packages
 - A free 30-minute discovery call
 - Career change and life transition coaching
 - Online sessions by video, in person by request
 - Small-group coaching programs and workshops
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Market analysis

The clients are mid-career professionals weighing a change, people in a big life transition who want a plan and someone to hold them to it, new managers and business owners who want accountability, and employers who pay for coaching for their staff. Most meet by video, so they can live anywhere in the US.

- Mid-career professionals weighing a career change, a promotion or a return to work
 - People in a big life transition — a move, an empty nest, a divorce or retirement — who want a plan and someone to hold them to it
 - New managers and business owners who want a sounding board and accountability
 - Employers and HR teams who pay for coaching for their staff
 - Clients anywhere in the US who would rather meet by video than in an office
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Marketing strategy

Most new clients find the business on Google or LinkedIn — they search for a coach in their niche, compare the website, the reviews and the packages, and book a free discovery call. Word of mouth from past clients, introductions from HR contacts and referrals from therapists bring the clients who stay longest, and free workshops fill the calendar with discovery calls.

- Google Business Profile and Google — “life coach near me”, your town and your niche, like “career coach” or “transition coach”
 - A website with your niche, packages, prices, training and a discovery-call booking link
 - LinkedIn, or the one platform where your clients spend time, posting about the problem you solve
 - Referrals from past clients, from HR contacts, and from therapists who send people who want coaching rather than therapy
 - Free talks and workshops at libraries, coworking spaces and employers
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Operations plan

The coach runs the business alone in the first year: online booking with packages paid by card, a written coaching agreement for every client, brief private notes after each session, a referral list of licensed therapists for anything outside coaching, and continuing education logged for the credential, if the coach holds one.

- A free discovery call before any package, to check fit and to spot needs a licensed therapist should meet
- A written coaching agreement covering scope, confidentiality, cancellations, refunds and that coaching is not therapy
- Sessions booked online and packages paid upfront or monthly by card
- Brief private notes after each session, stored securely
- A referral list of local licensed therapists for anything outside coaching
- Continuing education logged for your credential's three-year renewal, if you hold one

Startup costs

What it will take to open the doors, with funding still to be decided.

Startup costs

ITEM	AMOUNT
Coach training: a short course or an ICF-accredited program	\$6,000
Professional and general liability insurance (first year)	\$444
A coaching agreement: template or a lawyer's review	\$400
Video setup: webcam, microphone and lighting	\$350
Working capital: running costs for the first three to six months	\$4,000
Website with your niche, packages, prices and booking	\$0
Online booking, packages and card payments (first year)	\$0
Business registration, LLC and EIN	\$268
Business cards, a launch offer and a free workshop	\$300
Total	\$11,762

Typical range to start a life coaching business in the US: \$4,463–\$22,280. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with your niche, packages, prices and booking: Your Zarla plan includes the website — your niche, packages, prices and discovery-call booking — and walks you through your Google Business Profile; a designer typically charges \$2,000 or more to build one. Online booking, packages and card payments (first year): Online booking, invoicing and a client list come with your Zarla plan; a video-call subscription and e-signature for agreements are separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for an independent life coaching business in the US. Training is the largest startup cost and nearly nothing is spent on space when you coach online, so the plan turns on how many clients are on packages at once, what a package sells for, and how many renew.

Typical monthly operating costs for a life coaching business: \$204–\$1,525 a month, before the owner's own pay.

Add a monthly sales target and the plan will show how long it takes to recover the startup budget.

Typical monthly operating costs

COST	TYPICAL RANGE
Professional and general liability insurance	\$19–\$55
Online booking, packages and a client list (included with Zarla)	\$0–\$60
Video-call subscription	\$0–\$20
Room rental for in-person sessions (nothing if online)	\$0–\$400
Card processing fees, about 3% of what clients pay by card	\$60–\$240
LinkedIn, workshops, referral thank-yous and a launch offer	\$50–\$400
Continuing education, supervision or your own coach	\$25–\$150
Phone, internet, bookkeeping and accounting	\$50–\$200

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every life coaching business plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Anyone can call themselves a life coach, so a vague offer gets lost in a crowded market — a clear niche is what sells
- Income builds slowly: prospects take weeks to decide, and every package ends unless it renews
- A client in crisis or with a clinical need is outside coaching, and missing it can harm them and end in a claim
- Income or transformation claims in your marketing that you can't back up can break FTC rules
- Clients pay out of pocket, not through health insurance, so coaching is cut first when budgets tighten
- Every session is your time, which caps what one coach can earn until group programs are added

Licenses, permits and insurance

What [Your business name] needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Business registration and EIN — Many independent coaches in the US form an LLC; state filing fees run about \$35 to \$500. The EIN from the IRS is free, and an employer that pays you as a contractor will ask for it on a W-9.
- A local business license or home occupation permit — Many US cities and counties require a general business license even for a coach working from home, and some ask for a home occupation permit if clients visit. Ask your city or county clerk.
- FTC rules on testimonials and results claims — In the US, the Federal Trade Commission's rule on consumer reviews and testimonials (16 CFR Part 465, in force since October 2024) bans fake or bought reviews and testimonials, and its Endorsement Guides require that any income, weight-loss or health result you promote can be backed up — if a client's result isn't typical, say clearly what clients generally get. Use real client words, with permission.
- No required credential (the ICF's ACC, PCC and MCC are voluntary) — No US state requires a coaching credential; the International Coaching Federation's are the most recognized. The first level, the ACC, asks for 60 hours of coach education, 100 hours of coaching (75 of them paid), 10 hours of mentor coaching over three months, a recorded-session evaluation and an exam; the PCC asks for 125 hours of education and 500 of coaching, the MCC 200 and 2,500. Each renews every three years with 40 hours of continuing education.
- No state license for life coaches in the US — No US state licenses life coaching — anyone may use the title, and training and credentials are voluntary. Therapy, counseling and psychology are licensed in every state, though: diagnosing or treating depression, anxiety, trauma or addiction is outside coaching, so refer those clients to a licensed professional. Investment and legal advice are licensed too.

Milestones: the next 30 days

The first month's to-do list for [Your business name], in order:

- Pick your niche and write one sentence about who you help and with what
- Register the business, take the free EIN and open a business bank account
- Buy professional liability insurance
- Write your coaching agreement and a referral list of licensed therapists
- Set packages and prices from what coaches in your niche charge
- Put your website live with your packages, prices and discovery-call booking
- Claim your free Google Business Profile
- Offer discovery calls to twenty people in your network and ask each for one introduction
- Ask every client for a Google review when they finish a package

Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- A month-by-month 12-month cash-flow projection built from clients, package prices and renewals
- Proof of your training or credential, and of liability insurance
- Your current client list and package sales if you already coach on the side
- Your credit report

Template: replace every [bracketed] line and every estimate with your own figures. Written with Zarla's free business plan generator — zarla.com/business-plan-generator writes it from five questions.