[Your business name] — Business Plan

Tutoring business in [Your city] · Startup plan

Executive summary

[Your business name] is a new tutoring business in [Your city] offering one-on-one math and science tutoring; reading, writing and homework support for elementary and middle school; SAT, ACT and college-application prep; and online tutoring sessions by video. The model is one-on-one sessions in homes, at the library and online, sold as monthly packages with a weekly slot, and growth through parent reviews and referrals from teachers and counselors.

Startup budget: $5,000 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 math and science tutoring. Every family starts with a free consultation and a written plan with goals, keeps a weekly slot billed monthly in advance, and gets a short progress note after every session.

- One-on-one math and science tutoring
- Reading, writing and homework support for elementary and middle school
- SAT, ACT and college-application prep
- Online tutoring sessions by video

Market analysis

The customers are parents of a student who is behind or fighting over homework, high-school students preparing for the SAT, ACT or college applications, homeschool families who want a specialist, and adults who need help with a course or a certification.

- Parents of a K–12 student who is behind, bored or fighting over homework
- High-school juniors and seniors preparing for the SAT, ACT or college applications
- Homeschool families who want a specialist for math, science or a language
- College students and adults who need help with a course, a certification or English

Marketing strategy

Most customers will find [Your business name] on Google and through word of mouth — searching for a tutor near them, or asking the parent whose kid's grade came up a letter. Reviews on the Google Business Profile, recommendations from teachers and counselors, posts in neighborhood groups, and a website with subjects, credentials and a book-a-session form turn that into a full roster.

- Google Business Profile and Google Maps — “tutor near me” and “math tutor” plus your city
- Word of mouth and referrals from parents whose kid's grade came up a letter
- Teachers, school counselors, learning specialists and PTA groups who recommend tutors
- Neighborhood Facebook groups, Nextdoor and library and community-center bulletin boards
- A website with your subjects, credentials, results, reviews and a book-a-session form

Operations plan

The owner tutors every student in year one around the school day, schedules a week ahead, bills packages monthly in advance, keeps a background check and a cancellation policy on file, and brings on contract tutors only when the waiting list outgrows the calendar.

- A free 20-minute consultation with the parent and student, then a written plan with goals and a weekly slot
- Sessions in the family's home, at the library or online by video — priced the same, scheduled a week ahead
- Packages billed monthly in advance with a 24-hour cancellation policy, so income is predictable
- A short progress note to the parent after every session and a monthly check-in against the goals
- A background check on file, and a parent present or a public space for every in-person session with a minor

Startup costs

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

Startup costs

ITEM	AMOUNT
Working capital: your own pay while the weekly schedule fills	$2,000
Laptop, tablet, webcam, headset and a portable whiteboard	$1,250
Curriculum, workbooks, test-prep books and practice tests	$600
Professional and general liability insurance (first year)	$400
Background check, fingerprinting and any tutoring certification	$175
Flyers, business cards and a listing on tutoring marketplaces	$300
Business registration, LLC and EIN	$275
Website and Google Business Profile	$0
Scheduling, video, invoicing and online-whiteboard software (first year)	$0
Total	**$5,000**

Typical range to start a tutoring business in the US: $2,100–$10,000. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website and Google Business Profile: Your Zarla plan includes the website with your subjects, credentials and a book-a-session form and walks you through your Google Business Profile — a designer typically charges $1,500 or more to build one. Scheduling, video, invoicing and online-whiteboard software (first year): Your Zarla plan includes session booking, invoicing and family management with the website — you'll still want a video tool and an online whiteboard.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a tutoring business in the US. Overhead is close to nothing; the swing is in how many weekly slots are filled, so the package price and the summer dip decide the year.

Typical monthly operating costs for a tutoring business: $200–$6,700 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
Contract tutors for overflow students (once you hire)	$0–$4,000
Scheduling, video, invoicing and online-whiteboard software (included with Zarla)	$0–$100
Workbooks, printing and practice tests	$30–$200
Driving to homes and libraries	$50–$300
Insurance	$20–$50
Marketing, flyers and marketplace fees	$50–$400
Phone, internet, bookkeeping and card processing	$50–$150
Learning-center or shared office rent (if not tutoring in homes and online)	$0–$1,500

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

- Income follows the school calendar — summers and holidays thin out unless you sell test prep and summer programs
- Your hours are capped by afternoons, evenings and weekends; growing past a full roster means hiring and managing other tutors
- Online tutoring platforms and cheap overseas tutors compete on price — a local tutor wins on results, trust and referrals
- A student who doesn't improve costs you the family and the referral, even when the cause is at home or at school
- You're working alone with minors, so a background check, a parent present and clear policies aren't optional

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 license — From your city or county in most of the US; no state licenses tutoring itself, and a teaching certificate is not required — but many families and every school partner will ask about your credentials.
- Background check — Not a legal requirement for a private tutor, but expected by parents and required by most school districts, tutoring marketplaces and learning centers before you work with minors.
- Business registration and EIN — Many tutors start as a sole proprietor and form an LLC once they hire contract tutors; register a DBA if you trade under a business name.
- Insurance — Professional liability for a dispute over results and general liability for time in families' homes — learning centers and schools may ask for certificates.
- Sales tax on tutoring — Most states don't tax tutoring services, but a handful tax some services and online courses — check your state before you set prices.
- A learning center — If you open a physical center, zoning, occupancy and in some states child-care rules apply for younger students — none of this applies to in-home and online tutoring.

Milestones: the next 30 days

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

- Register the business, get an EIN and put a background check on file
- Pick your subjects and grade levels and write a one-page plan template with goals and a weekly slot
- Set your hourly rate and a monthly package price after checking what tutors in your area charge
- Buy a portable whiteboard, a headset and the workbooks and practice tests for your subjects
- Set up a free Google Business Profile and put your website live
- Tutor three students from friends, neighbors or your kid's school at a launch rate and ask each family for a review
- Introduce yourself to two teachers, a school counselor and the children's librarian
- Post in two neighborhood groups and pin a flyer at the library and the community center

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 that shows the summer dip and the roster building through the school year
- Your credentials, transcripts or teaching certificate, and your background check
- Signed package agreements or a roster of students with the expected monthly revenue
- A lease or letter of intent if you're borrowing for a learning center
- Your credit report and anything you can offer as collateral

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.