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There are no average start-up costs because, indeed, there are no average businesses. Each of them has its own opportunities and challenges, which is what makes the competition. The first thing an entrepreneur learns is to save money. There are basic costs - such as legally forming a corporation partnership, obtaining a business license, resale license, and any other industrial licenses you may need. In addition to those costs and money you will need to live on for at least a year, the cost of starting a business depends on what you plan to do and where you intend to do so. Professional startup consultants advise staying in your home office and garage as long as you can while developing your start-up company. If you can rein in startup costs by starting a business from home, it will extend the time you'll need to grow your business until it produces enough profits to easily support an outside office or store. The cost of starting a business at home includes a computer, printer, phone, other office machines, marketing collateral such as business cards and brochures, and all the manufacturing tools and equipment you need. You should be able to start a business for less than \$5,000, including legal and licensing costs. Once you move out of your home office and garage, you take an extra set of expenses, such as rent, shop or office furniture, phone and utilities, insurance, and maybe even an extra employee or two. This increases your monthly costs by \$1,000 to \$10,000 and may not improve your income, so keep your money as long as possible. The small space in the executive office suite ranges from \$300 to more than \$1,000 a month. Retail stores are more expensive, with prices ranging from several hundred dollars to more than \$1 million, depending on size, furniture and location. If your business model can be increased to a size that is suitable for listing as a public company trading on the stock exchange, startup costs and financing opportunities change. Most seed-circle investors will deliver \$50,000 to \$250,000 for the development phase through the launch. If you can produce revenue quickly, your next round of funding will be in the area of \$1 million to \$5 million, depending on the amount of revenue and the odds of your earnings. Technology companies typically cost \$250,000 to \$1 million to launch due to equipment and programming. A significant cost comes with marketing activities, which should pay back at least 400 percent of your marketing costs, or you spend too much. Many people find buying a franchise an easy way to start a business. Costs range from \$1,000 to \$5,000 for a direct marketing home franchise. Fast food restaurants run from \$250,000 to more than \$1 million. However, these franchise fees may not cover all costs and may only be the beginning of monthly allowance. November 24, 2014 2 min reading Traders should prepare for a blue Christmas.Gallup announced its expectations for November for the Christmas season and there was little good news. U.S. adults plan to spend an average of \$720 on gifts this year, up from their estimate of \$704 in November 2013.But that slight rise in the dollar may be the only good sign in the data. Nine percent of those surveyed won't spend a penny on Christmas Day (though that figure includes people who may not even be celebrating because they're not Christians.) Six percent said they're not sure what they plan to spend, which seems high this late in the game. And we seem to feel that our friends and family are trending on the naughty side, since the november estimate of \$720 is actually lower than the October projection, when Gallup found the average commitment to be \$781. Gallup says its forecast suggests a 3 percent rise in sales this year from last year. That seems good, but remember that last year there was an increase of just 1.5 percent, in what has been a terrible season for retail. In fact, if this year's sales do rise 3 percent, it's still slightly below the 14-year average in Gallup polls. Related: Business students don't get love. Nor do they need it - Nevertheless.Of course, holiday predictions are usually all over the map. The National Retail Federation, for example, points to a 4.1% increase, which statistically would be much rosier than Gallup and marked the highest growth rate since 2011. Of course, the NRF also warns that there remains some discomfort and anxiety among consumers when it comes to their purchasing decisions. Also, Americans tend to spend enough and overeating when it comes to Christmas spending estimates, expressing caution to pollsters and then spending on extras when they actually hit stores. Still, the Gallup report is a reminder to retailers that the days of inventing a weak year by tearing from Black Friday to Christmas Eve are coming to an end. As Gallup said, the figures are a reminder that Christmas sales are still not what they used to be. Related: The world needs more than Richard Branson's 'Hubris' Buying more shares when prices are low is a recipe for long-term investment success, and the average dollar cost achieves this without speculation involved in timing the market. When it comes to investment strategies, it seems that everyone from a multibillion-dollar portfolio manager to a local mechanic has a theory. Passive or active management, buying and holding, technical or fundamental analysis and value investing are just a few examples. But the average cost of a dollar is a long-term strategy that suits individual investors in particular - at least those who don't have \$250,000, \$500,000 or even millions of dollars on hand to meet private wealth management minimums. Here's a quick look at the topics Will cover: How the dollar-cost does on average dollar-cost on average involves investing money in a fixed dollar amount on a predetermined basis, such as monthly or quarterly, regardless of market conditions. The result of this approach is that a fixed dollar amount buys more shares when the price falls and less as it rises. As a result, your overall investment strategy is less vulnerable to market downturn as it keeps some of your money out of the market for a while, reducing risk. Learn more: 26 Investment terms you need to know back to the top The Benefits of average dollar cost One of the basic principles of average dollar cost is to remove the concept of market time from the equation. As proponents of average dollar costs have been looking to point out, investment recruits and professionals have been burned countless times trying to get in and out of the market at the right time. The impact of missing only a few crucial days on the market can be significant. For example, if you had missed the 90 most successful days on the stock market since 1963. That's only 90 days out of about 10,000 trade days. Perhaps as important as taking guesswork out of the investment process, the average cost of dollars is also a means to implement a permanent, consistent austerity regime - a good idea regardless of market conditions. In fact, many people already employ average dollar costs in their retirement planning strategy, though they may not realize it, in the form of monthly contributions for a 401(k) or other qualifying retirement plan. Back to the top Do dollar-cost increase returns on average? While the average cost of dollars can boost your returns, it's important to keep in mind that reduced-risk investments tend to provide lower returns. But the average cost of a dollar takes away the pressure of selling and buying when the market is high or low, and when you invest the same amount each month you automatically buy more shares when the market is down and less when it's up. See Related: The ultimate guide to financial planning - Does he like that professionals return to the top whether the cost of dollars is on average better than a lump sum? Making a decision about how to invest your money is not easy. You can invest a lump sum on the market and see what the market returns, you can wait for the market to come down and buy in low or you can dollar-cost the average and reduce the risk. Vanguard research has shown that investors tend to do best by investing a lump sum, due to the fact that the market generally grows for three out of four years. The study compared a one-year flat investment with an average dollar investment that included 12 monthly purchases over a year. Vanguard found that approximately 64% of the time, the lump sum strategy accounted for an average of 1.5% of 2.4% more than access on average dollars. That said, dollar-cost on average can be for you if you want to do the following: Reduce the risk of a huge investment Lower the average price you pay per share to take advantage of the inherent volatility of the market Avoid misconceptions if the market fails - you have signed up for a long haul Find out: Questions about investing People ask the most back to the top of myths related to the average cost of dollars There is no avoiding the fact that investing entails taking some risk measure. Minimizing this risk is one of the key components of the average dollar investment approach, although that's all it does - minimize risk. Yes, the average cost of a dollar ensures that more shares are bought when prices fall, but it does not relate to the strength of fundamental security. This is part of the reason why many retail investors opt for average dollar costs by using mutual funds to further reduce portfolio risk. Think about this: How much would you have to save \$1 a day for your entire life? Return to the top dollar-cost on average example This example illustrates how dollar-cost spends on average and the impact it can have over time. Dollar-cost on average example monthly investment shares Price month price \$1 \$100 \$10 10 Month 2 \$100 \$9.75 10.25 Month 3 \$100 \$9.50 10.10.5 Month 4 \$100 \$9.00 11.1 Month 5 \$100 \$9.50 10.5 Month 6 \$100 \$9.50 10.5 Month 7 \$100 \$10.50 9.5 Month 8 \$100 \$10 10 Month 9 \$100 \$9.00 11.1 Month 10 \$100 \$8.75 11.4 Month 11 \$100 \$9.00 11.1 Month 12 \$100 \$9.50 10.5 Total \$1,200 126.45 While numbers may be small , this example illustrates the value of the average cost of a dollar. Instead of investing \$1,200 in Month 1 and receiving 120 shares in return, the average cost of the dollar results in an additional 6.45 shares because as the price falls, the same \$100 buys more shares. In this case, if the stock simply returned to the starting price of \$10, this investor would see a positive gain. Read: Small investment ideas when you have less than \$500 back on top Do dollar-cost on average really work? The key to average dollar success is to sustain it regardless of what the market has done or hasn't done on a given day. In fact, the occasional drop in stock prices will work in favor of the average dollar investor. Return to the top of More From GOBankingRates Tim Brugger contributed reporting for this article. Article.

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