

Realtor Profit and Loss Statement Template

For the Period Ending: [Month, Day, Year]

Line Item	Current Period (\$)	Year-to-Date (\$)
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 **I. Revenue (Income)**

This section details all the money earned from your real estate activities.

Line Item	Current Period (\$)	Year-to-Date (\$)
Gross Commission Income (GCI)		
<i>Buyer Side Commissions</i>		
<i>Seller Side Commissions</i>		
<i>Referral Commissions In</i>		
Other Income		
<i>Rental/Property Management Fees</i>		
<i>Consulting/Training Fees</i>		
TOTAL GROSS INCOME	[A]	[A]
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Less: Brokerage Splits/Fees		
<i>Brokerage Commission Split</i>		
<i>Franchise/Royalty Fees</i>		
<i>Desk Fees/Transaction Fees</i>		
NET COMMISSION INCOME	[B]	[B]

 **II. Cost of Sales/Cost of Goods Sold (Optional for Real Estate)**

While not standard for service businesses, some realtors use this to categorize direct, transaction-specific costs that aren't marketing. If not used, these items go directly into Expenses.

Line Item	Current Period (\$)	Year-to-Date (\$)
Direct Transaction Costs		
<i>Client Gifts/Closing Costs</i>		
<i>Staging Fees (Reimbursed/Paid)</i>		
<i>Transaction Coordinator Fees (Per deal)</i>		

Line Item	Current Period (\$)	Year-to-Date (\$)
TOTAL COST OF SALES	[C]	[C]
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GROSS PROFIT (B - C)	[D]	[D]

III. Operating Expenses

These are the regular costs of running your real estate business, regardless of the number of deals closed.

A. Marketing & Advertising Expenses

Line Item	Current Period (\$)	Year-to-Date (\$)
<i>Lead Generation Costs (Online Ads/PPC)</i>		
<i>Printing & Mailers (Postcards, Flyers)</i>		
<i>Professional Photography/Video/Virtual Tours</i>		
<i>Signs, Lockboxes, & Listing Supplies</i>		
<i>Website/CRM Subscription Costs</i>		
Total Marketing & Advertising		

B. Administrative & Technology Expenses

Line Item	Current Period (\$)	Year-to-Date (\$)
<i>Office Supplies & Software Subscriptions</i>		
<i>Phone & Internet Service</i>		
<i>Continuing Education & Training</i>		
<i>Professional Development (Coaching, Seminars)</i>		
<i>Bank Fees & Merchant Processing Fees</i>		
Total Administrative & Technology		

C. Professional & Legal Fees

Line Item	Current Period (\$)	Year-to-Date (\$)
<i>Accountant/Bookkeeper Fees</i>		
<i>Legal & Compliance Fees</i>		
<i>Errors & Omissions (E&O) Insurance</i>		
Total Professional & Legal Fees		

D. Auto & Travel Expenses

Line Item	Current Period (\$)	Year-to-Date (\$)
<i>Mileage/Vehicle Expense (or \$ per mile deduction)</i>		
<i>Gas, Repairs, & Maintenance</i>		
<i>Business-Related Travel/Conferences</i>		
Total Auto & Travel		

E. Other Operating Expenses

Line Item	Current Period (\$)	Year-to-Date (\$)
<i>MLS Dues & Board Fees (NAR, Local Board)</i>		
<i>License Renewal Fees</i>		
<i>Business Meals & Entertainment</i>		
<i>Contract Labor/VA/Assistant Wages (1099)</i>		
TOTAL OPERATING EXPENSES	[E]	[E]

IV. Net Operating Income

This is your profit *before* considering taxes and interest.

Line Item	Current Period (\$)	Year-to-Date (\$)
NET OPERATING INCOME (D - E)	[F]	[F]

V. Other Income & Expenses

Line Item	Current Period (\$)	Year-to-Date (\$)
<i>Interest Expense (on business loan/credit line)</i>		
TOTAL OTHER INCOME/EXPENSES	[G]	[G]

VI. Net Profit (or Net Loss)

The bottom line—what you actually earned.

Line Item	Current Period (\$)	Year-to-Date (\$)
NET PROFIT (LOSS) (F - G)	[H]	[H]

Key Takeaways for Realtors:

- **Gross Commission Income (GCI):** This is the **total** commission amount you bring in *before* the broker split.

- **Net Commission Income:** This is the GCI minus the split/fees paid to your broker/franchise. This is the **true starting point** for your personal business revenue.
- **Tax Prep:** This template aligns well with the standard categories used for Schedule C filing (Self-Employed Tax) for easy tax preparation.

Would you like me to focus on a specific section, like the **Marketing Expenses**, and provide a more detailed breakdown of typical costs?