

Beta Tester Guide

The Free Module: Steps 1 to 4

Startup Financial Planning Suite · startupfinancialplan.ai

Document	Beta Tester Guide for the Free Module
Version	1.0, 28 September 2026
Covers	Steps 1 to 4, the free part of the suite
Not covered	Steps 5 to 10, the paid financial plan (a separate module, planned for 2027)
Questions	Matt Evans, matt@startupfinancialplan.ai

First, Thank You

Your time is valuable. We know you are busy running a business or building a startup. That is exactly why your feedback matters so much: you are the person this tool was built for.

This guide explains everything you need to know before you say yes to joining the beta test. It is written in plain language, with no technical background required.

What Is a Beta Test?

A beta test is simply this: you use a new software product before it is released to the public, and you tell us what works and what does not.

You are not being graded. There are no wrong answers. You are not expected to be a software expert or an accountant. You are expected to be honest about your experience: what was easy, what was confusing, and what you wish the tool did differently. The things you find frustrating will be fixed before other business owners use this tool.

What Is the Free Module?

The Startup Financial Planning Suite walks you through building a financial forecast for your business, one step at a time, instead of starting from a blank spreadsheet. This beta covers the first four steps, which are free. Each step ends with a report you can download.

Step	What you do	What you can download
1	Estimate your startup costs	Your Startup Cost Estimate
2	Build your funding plan	Your Funding Plan
3	Create your sales forecast	Your Sales Forecast
4	Build your cost model	Your Cost Model

Steps 5 to 10 turn these four steps into a complete financial plan: financial statements, a PDF report and an Excel workbook. They are a separate paid module, planned for 2027, and are not part of this beta.

Who Can Take Part?

- Business owners and founders based in the United States.
- Pre-revenue startups: estimates are completely fine.
- Existing businesses: Steps 1 to 4 work for any business. If you already have a year or more of results, use your most recent financial information as the starting point, adjusted for what you expect to change in the coming year.

What Will You Be Doing?

Over three weeks, you work through the four steps at your own pace and then talk with Matt about your experience.

Week 1: Getting Started (Steps 1 and 2)

Time: about 1 to 2 hours.

You register, sign in, and accept the terms and privacy notice. Then you complete the first two steps: estimating your startup costs and building your funding plan. At the end of the week you receive a short survey by email, which takes less than 5 minutes.

Week 2: The Core Work (Steps 3 and 4)

Time: about 2 to 4 hours.

These are the two most involved steps: your sales forecast and your cost model. You do not need perfect numbers. The goal is to work through the process and tell us where you got stuck or needed more guidance. Another short survey follows.

Week 3: Review and Interview

Time: about 1 to 1.5 hours, including a 45 to 60 minute video call.

Look back over your four reports, adjust any earlier inputs if you want to (that is normal, and part of what we are testing), and then have a one-on-one video call with Matt Evans, CPA, founder of startupfinancialplan.ai. It is a conversation, not a test.

Week	Estimated time
Week 1	1 to 2 hours
Week 2	2 to 4 hours
Week 3	1 to 1.5 hours, including the interview
Total	About 4 to 7 hours over 3 weeks

There are no daily deadlines, only the weekly milestones above.

Important: Your Figures Stay on Your Computer

In the free module, the numbers you enter are kept in your web browser on your own computer. They are not stored on our servers. Your account (your name and email address) is held by us so you can sign in, but your financial figures are not.

This protects your information, and it means a few simple habits matter:

- **Use the same computer and browser** for the whole beta.
- **Save a backup (CSV file)** at the end of each work session, and download each step's report when you finish it.
- **Clearing your browsing data, using a private window, or switching computers** means your entries will not be there. Your backup file lets you load them again.

What Do You Need to Have Ready?

You do not need to have everything figured out. It helps to have a general sense of:

- What your business does, or what you are planning to launch.
- Your major startup costs: equipment, deposits, inventory, vehicles, website and so on.
- Your monthly operating costs: rent, payroll, marketing, insurance and so on.
- How you plan to make money: what you sell, what you charge, and roughly how many customers you expect.

What Happens to Your Feedback?

Every observation you share, in the surveys and in your closing interview, goes directly to the development team. Usability problems are logged as design changes, common points of confusion become clearer instructions, and missing features go on the product roadmap.

Your name and business details are kept confidential. We may quote anonymized feedback in product documentation, but we will always ask your permission before using your name publicly.

What Do You Get Out of It?

- **Free, early access** to the free module before it is available to the public.
- **Four reports for your own business:** your Startup Cost Estimate, Funding Plan, Sales Forecast and Cost Model.
- **A free 3-Year Financial Plan (PDF and Excel) when the paid module is released.** You will receive a one-time code by email so you can complete Steps 5 to 10 at no cost.
- **A direct line to the founder.** Your closing interview with Matt Evans is a genuine conversation, not a scripted call.

Frequently Asked Questions

When does the beta start? After the free module has passed its technical review. We will email you a start date.

Do I need an accounting background? No. The tool is designed for business owners and founders who are not accountants. Where something needs accounting knowledge, the tool explains it.

What if I get stuck on a step? Email matt@startupfinancialplan.ai and we will help. Getting stuck is useful feedback: it tells us exactly where the tool needs better guidance.

What if I cannot finish all four steps in three weeks? That is fine. Complete as much as you can and tell us where you stopped and why. Partial completion still gives us valuable information.

Is my data secure? Your financial figures stay on your own computer and are not stored on our servers. Only your sign-in details (name and email) are held by us. Keep your backup file somewhere safe, as you would any financial document.

Do I have to pay anything? No. Beta access is completely free.

Can I drop out if I change my mind? Yes, at any time. We appreciate any feedback you can give, even if you only complete part of the process.

Ready to Join?

Sign up for beta access on the home page at startupfinancialplan.ai. If you have questions before signing up, email Matt Evans at matt@startupfinancialplan.ai.