



PRIOR TO THE PAYCHECK

WHAT IT REALLY COSTS TO
START A REAL ESTATE CAREER

*Plan for the investment
before you launch.*

KNOW
PLAN
PREPARE
LAUNCH

REAL ESTATE
PLANNING
SUCCESS

PLAN FOR THE INVESTMENT BEFORE YOU LAUNCH

A real estate career can create new professional and income opportunities, but it also requires an upfront investment in education, licensing and business tools before the first commission check arrives.

Use these estimated Virginia costs to begin building a realistic startup budget. Actual fees can change and may vary by course provider, brokerage, local association, service area and individual business needs.

EDUCATION AND LICENSING COSTS

1. REAL ESTATE PRE-LICENSING COURSE - \$189 TO \$520

Course registration fees vary among self-paced online, live virtual and in-person education options.

2. NATIONAL AND STATE EXAM REGISTRATION - \$60

This estimated fee covers the required salesperson licensing examination administered through PSI.

3. FINGERPRINTING AND BACKGROUND CHECK - \$52

Fingerprinting is required for Virginia real estate salesperson applicants. Electronic fingerprinting is generally completed through an approved PSI Virginia location.

4. VIRGINIA SALESPERSON LICENSE APPLICATION - \$170

This estimated application fee is paid to the Virginia Department of Professional and Occupational Regulation Real Estate Board.

BUSINESS AND PROFESSIONAL COSTS

5. BROKERAGE FEES

- Startup fees: approximately \$100 to \$500
- Monthly fees: approximately \$85 to \$850
- Quarterly fees: approximately \$300 to \$600

- Annual franchise or company fees: approximately \$100 to \$500

Brokerages use different compensation and fee structures. Compare what is included, such as training, technology, office support, marketing tools and transaction services, before selecting a brokerage.

6. REALTOR ASSOCIATION DUES - \$652 TO \$1,200 ANNUALLY

Membership costs may vary by the local association and the time of year you join.

7. SENTRILOCK ACCESS - \$100 TO \$150 ANNUALLY

Electronic lockbox access may be needed to show listed properties and conduct real estate business in your market.

8. MULTIPLE LISTING SERVICE FEES

- One-time activation fee: approximately \$250
- Quarterly service fee: approximately \$75 to \$150

MLS access provides essential property data, listing tools and market information. Availability and pricing vary by region and membership arrangement.

9. OTHER BUSINESS EXPENSES - VARIES

Your individual startup plan may also include:

- Smartphone and computer
- Marketing and advertising
- Lockboxes, signs and business cards
- Website and technology tools
- Continuing education and professional training
- Transportation, insurance and other operating costs

BUILD A REALISTIC STARTUP BUDGET

Before choosing a school, brokerage or professional membership, request current written fee schedules and identify which expenses are one-time, recurring or optional. Keep a reserve for early business expenses because real estate income is not immediate or guaranteed.

YOUR FIRST REQUIRED STEP STARTS WITH EDUCATION

HCG Real Estate School provides state-approved Virginia real estate pre-licensing education through live online instruction designed to give aspiring agents practical explanations, instructor interaction and a structured classroom experience.

READY TO EXPLORE YOUR NEXT STEP?

Review HCG Real Estate School's Virginia pre-licensing course details, upcoming schedules and enrollment information.

VIEW COURSE DETAILS

<https://www.houstonconsultinggroup.com/hcg-real-estate-school>