Question answered: How many paying subscribers do I need to cover every business cost? Below is the complete math built from your actual subscription prices ($8.95/mo & $79/yr) and every recurring cost on your migration checklist (LLC, registered agent, virtual mailbox, insurance, hosting, dev accounts, payment processing, and AI usage).

~17	~23	~19
if everyone pays monthly	if everyone pays annual	realistic mix (70/30)

Paying subscribers needed to be fully solvent (cover every monthly business cost)

Fixed Monthly Costs (regardless of subscriber count)

Cost	Source / detail	Monthly
Website hosting (Vercel / etc.)	Your spend	$20.00
Business insurance	Your quote	$75.00
Oregon LLC + state filings	$100/yr ÷ 12	$8.33
Virtual mailbox — iPostal1 Business	$14.99/mo	$14.99
Registered Agent — Northwest	$125/yr ÷ 12	$10.42
Apple Developer Program	$99/yr ÷ 12	$8.25
Domain registration	~$15/yr ÷ 12	$1.25
Google Play Developer (one-time)	$25 ÷ 60 mo	$0.42
TOTAL FIXED MONTHLY		$138.66

Free tiers assumed for: MongoDB Atlas (M0), Vercel, Resend (3,000 emails/mo), Sentry, GitHub. These are sufficient until ~300–500 active users.

Variable Cost Per Active Subscriber

Cost	Calculation	Per sub / mo
Stripe fees	2.9% × $8.95 + $0.30	$0.56

Cost	Calculation	Per sub / mo
OpenAI / LLM (receipts, AI categorization)	GPT-4o-mini, typical use	$0.25
TOTAL VARIABLE		$0.81

Per-Subscriber Economics

Plan	Gross revenue	Stripe + LLM cost	NET contribution
Monthly ($8.95/mo)	$8.95 / mo	– $0.81	$8.14 / mo
Annual ($79/yr)	$6.58 / mo	– $0.47	$6.11 / mo

Annual is lower margin per month per subscriber, but dramatically lower churn. Most SaaS founders prefer annual revenue even at the discount — a customer who pre-paid for 12 months doesn't bounce after month 2 the way a monthly subscriber sometimes does.

Break-Even Scenarios

Scenario	Math	Subscribers needed
All monthly subscribers	$138.66 ÷ $8.14	~17
All annual subscribers	$138.66 ÷ $6.11	~23
Realistic mix (70% monthly / 30% annual)	$138.66 ÷ $7.53 weighted	~19

What Profit Looks Like Past Break-Even

Assuming a realistic 70/30 monthly-to-annual mix and net contribution of $7.53 per subscriber per month.

Subscribers	Gross MRR	Net contribution	Less fixed $138.66	Monthly profit pre-tax
25	$208	$188	– $139	$50
50	$417	$377	– $139	$238
100	$833	$753	– $139	$614
200	$1,667	$1,506	– $139	$1,367
500	$4,167	$3,765	– $139	$3,626
1,000	$8,333	$7,531	– $139	$7,392

Don't forget income tax. Federal + Oregon state income tax on LLC profit is typically **25–32%** of the figure above (varies by your total household income and whether you elect S-corp). At 200 subscribers, $1,367 / month pre-tax becomes roughly **~$950 / month take-home**.

Important Caveats

#	Caveat
1	**Free-tier headroom isn't infinite.** Around 300–500 active users you'll outgrow Resend free (3,000 emails/mo → +$20), MongoDB Atlas M0 (512 MB → +$9–20 for M2/M5), and Vercel free (100 GB bandwidth → +$20 for Pro). Fixed costs jump from ~$139 to ~$180/mo. Break-even moves to ~22 subs — but you'll be way past that by then.
2	**LLM cost can be higher** if power users OCR a lot of receipts. The $0.25/user/month is a typical estimate; heavy scanners could be $0.50–$1.00/month each. Monitor once you have 50+ paid users so you can rate-limit or absorb.
3	**Trial users aren't free**, but they're cheap (~$0.10–0.20 each in infra + OpenAI during their 7-day trial). At a 30% trial-to-paid conversion rate, you'll burn $0.30–0.60 per paid subscriber on the trial users who didn't convert. Negligible at this scale.
4	**One-time costs not in the monthly math:** Oregon SOS Information Change ($100), USPS Form 1583 notarization ($0–5), Google Play Developer ($25). Total: ~$130 once.
5	**This excludes your own labor.** If you ever hire help, or pay yourself a salary via S-corp election, those numbers go up. The numbers above assume you're a solo founder reinvesting 100% of profit back into the business or paying yourself only via owner draws.

Bottom Line

You need roughly 20 paying subscribers to cover every business cost on the migration checklist plus website + insurance. Everything above 20 is profit (minus income tax).

At 20 subscribers (70/30 mix): ~$165/mo gross → ~$150/mo net → ~$11/mo cleared after fixed costs. Tight, but solvent.

At **50** subscribers: ~$238/mo profit pre-tax.
At **100**: ~$614/mo profit pre-tax.
At **500**: ~$3,626/mo profit pre-tax.

For a niche personal-finance app with a strong content angle (your manual + printable worksheets are a real differentiator), 20 subscribers is a very achievable Year-1 target.

This document is a planning estimate based on your stated costs and code-derived subscription prices. Actual figures will vary with churn, trial-to-paid conversion rate, LLM usage intensity per user, and any additional services added. For tax planning specifically, consult an Oregon-licensed CPA.