BUSINESS SETUP CHECKLIST

Every step to make your business official and organized, in the order most founders do them.

TYPE: CHECKLIST REVIEWED: NOVEMBER 2026 TIME: USE OVER 2 TO 6 WEEKS LEVEL: BEGINNER

AT A GLANCE

- Work through these steps **in order**. Each one usually needs the one before it.
- Most founders finish setup in **2 to 6 weeks**.
- Each step points to the guide that explains it.

WATCH OUT

General US checklist. Your state, city, industry or country may require different or extra steps.

1. Decide

- ☐ Choose your business structure (B-01)
- ☐ Agree on ownership and roles with any co-founders (B-10, B-16)
- ☐ Choose and check your business name (B-07)
- ☐ Choose the state to form in

2. Make it official

- ☐ Pick a registered agent (B-02)
- ☐ File formation papers with the state (B-02)
- ☐ Get your free EIN from the IRS (B-03)
- ☐ Sign your operating agreement or bylaws (B-11)
- ☐ Register a DBA name if you'll use a different name (B-07)
- ☐ Put the yearly state report date on your calendar

3. Money

- ☐ Open a business bank account (B-04)
- ☐ Get a business card used only for business (M-03)
- ☐ Set up business payment tools tied to the business account
- ☐ Choose bookkeeping software or a spreadsheet (M-02)
- ☐ Open a separate account for tax savings (M-12)

4. Licenses, taxes and protection

- ☐ Get your city or county business license (B-05)
- ☐ Get any state or industry licenses (B-05)
- ☐ Register for sales tax if you sell taxable goods or services (M-13)
- ☐ Get business insurance (B-06)
- ☐ Ask a tax professional about estimated taxes (B-14)

5. Protect what you build

- ☐ Secure your domain and social media handles (B-07)
- ☐ Get IP assignments from founders and contractors (B-08)
- ☐ Get a lawyer to review your core contract templates (B-09)
- ☐ Consider registering your trademark (B-08)

6. If you have a location or employees

- ☐ Confirm zoning before signing a lease (B-05, B-13)
- ☐ Have a lawyer review the lease (B-13)
- ☐ Set up payroll and workers' compensation before your first hire (O-03, B-06)
- ☐ Display required licenses and workplace posters

Keep these documents in one folder

Document	Where it comes from
Formation papers	Your state
EIN confirmation letter	IRS
Operating agreement or bylaws	You and your lawyer
Business licenses and permits	City, county, state
Bank account documents	Your bank
Insurance policies and certificates	Your insurance agent
Signed contracts	You

Where to go next

- **M-01 Bookkeeping Basics: Tracking Money In and Out**
- **M-14 Monthly Money Checklist**
- **O-13 Compliance Calendar**

IMPORTANT
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