

# NEW BUSINESS Startup Checklist



## Getting your business off the ground?

Here's a quick guide to help you start strong and stay organized.

### BUSINESS SETUP



- ☐ Register your business with the state
- ☐ Apply for an EIN (Employer Identification Number)
- ☐ Open a sales tax account (if your business sells taxable products/services)

### PEOPLE AND PAYROLL



- ☐ Choose a payroll processor
- ☐ Apply for Workers' Compensation Insurance (if you have employees)
- ☐ Register for a local business license
- ☐ Open state SIT and SUT accounts (for payroll withholding)

### BANKING & FINANCES



- ☐ Open a business checking account
- ☐ Keep personal and business funds separate
- ☐ If you need to invest personal money, transfer it into the business account first
- ☐ Keep copies of all receipts and invoices
- ☐ Set up an accounting system (QuickBooks Online is a great option)

### PROFESSIONAL SUPPORT



- ☐ Hire an accounting firm to ensure you're set up correctly and stay compliant
- ☐ Consult with an insurance broker to get:
  - General Liability Insurance
  - Any industry-specific coverage

### PRO TIPS:



**Track expenses from day one** — it makes taxes and planning easier.

**Keep digital copies of everything** (receipts, contracts, and tax forms).

**Stay consistent** — a little organization early on saves big headaches later.

#### NEED HELP SETTING UP YOUR BUSINESS THE RIGHT WAY?

Certus can help. Reach out to Julie to get started today!



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