

## Being Your Own Boss: Your To-do List

Ready to be your own boss? Here's a list of just some of the things you may need to do to get your business off the ground.

Keep the list handy—and check things off as you complete them.

- Assess your financial resources.
- Choose a business.
- Research your business idea.
- Identify financial risks.
- Determine start-up costs.
- Select a lawyer.
- Select an accountant.
- Write a business plan.
- Write a marketing plan.
- Choose a business name.
- Verify that you can use the name.
- Register your business name and get a business certificate.
- See if the name is available as a domain name.
- Register the domain name (even if you aren't ready to use it yet).
- Choose a location for your business.
- Check zoning laws.
- Obtain a lease.
- File partnership or corporate papers.
- Get any required business licenses or permits.
- Order any required notices of intent to do business in the community.
- Have a business phone line installed.
- Get a business e-mail address.
- Buy any required business insurance.
- Find out about health insurance for yourself if you're not covered on someone else's policy.
- Apply for a sales tax number if necessary.
- Get tax information. You'll need to know about record keeping requirements, estimating taxes, forms of organization, withholding for employees, hiring independent contractors, and much more.
- Apply for federal and state employer identification numbers if you will have employees.
- Find out about workers' compensation if you will have employees.
- Open a business checking account.
- Have business cards and stationery printed.
- Purchase equipment and supplies.
- Order inventory.
- Order signs.
- Prepare sales literature.
- Build a Web site.
- Place advertising in newspapers or other media.
- Tell everyone you know that you're in business!