Your business gets sued. Your house doesn't.

Work top to bottom and you'll have a real legal entity by the end of the week. Every box is something you do once — most take less than half an hour.

4	~2 hrs	$50+	1
CORE STEPS	HANDS-ON TIME	STATE FILING FEE	OWNER IS ENOUGH

01 The four formation steps

☐ 01 Pick and clear your name
15 MIN

Search your Secretary of State's business registry for availability, then add the required "LLC" suffix.

- ☐ Registry search done
- ☐ Domain / social handle free
- ☐ Name reserved (optional)

☐ OPTIONAL Name a registered agent
10 MIN

An in-state address that receives legal mail. It can simply be you — or a service for roughly $50/year.

- ☐ Agent chosen
- ☐ Street address in your state
- ☐ Consent on file

☐ 02 File the paperwork
60 MIN

File the Articles of Organization that create the entity ($50–$500), then write the operating agreement covering ownership, decisions, and profit splits.

- ☐ Articles filed + fee paid
- ☐ Stamped copy saved
- ☐ Operating agreement signed

☐ 03 Get your EIN
10 MIN

Free from the IRS website and issued instantly. Required for a business bank account and payroll.

- ☐ EIN issued
- ☐ Confirmation letter saved

☐ 04 Open a business bank account
45 MIN

Separate money in, separate money out, from day one — it keeps the liability wall hard to knock down.

- ☐ Account opened
- ☐ Cards + payments moved over

02 Keeping the liability wall standing

Do this, every month

- ✓ Run every dollar through the business account
- ✓ Sign contracts in the company's legal name
- ✓ Pay yourself as an owner draw, on a schedule
- ✓ Keep receipts and invoices in one place
- ✓ File the annual report before its deadline

Never do this

- ✗ Pay personal bills from business funds
- ✗ Sign agreements in your own name
- ✗ Skip the operating agreement with partners
- ✗ Let the state registration lapse
- ✗ Guarantee business debt personally without thinking

Why it matters: mixing personal and business money is the fastest way for a court to "pierce the veil" — treating you and the company as one, and putting your personal assets back on the table.

03 Your details — fill this in as you go

LEGAL ENTITY NAME	STATE OF FORMATION
FORMATION DATE	STATE FILE NUMBER
REGISTERED AGENT	AGENT ADDRESS
EIN	BUSINESS BANK / ACCOUNT OPENED
ANNUAL REPORT DUE DATE	ACCOUNTANT / BOOKKEEPER

04 Two questions worth answering early

Do I need a licence too?

An LLC is not a permit. Check city, county, and industry licensing separately.

Should I elect S-corp?

Only once profit is steady. Pass-through is the sensible default in year one.