

# Legal Startup Checklist (USA)

*Start Smart. Stay Compliant. Build with Confidence.*

Starting a business in the U.S. can feel like alphabet soup — LLC, EIN, IRS, IP, and more. This checklist helps you cover the core legal and financial steps **at the federal level**, and gives you pointers on what varies by state.

⚠️ *This is not legal advice — just a practical guide. Always consult an attorney if needed.*

## Legal Startup Checklist (United States)

### 1. Choose a Legal Structure

- Most common: **LLC** (Limited Liability Company)
- Others: Sole Proprietorship, S Corporation, C Corporation
- Use [LegalZoom](#), [Stripe Atlas](#), or your state's Secretary of State site

💡 Tip: Start with an LLC if unsure — it offers liability protection and flexibility

### 2. Register Your Business with the State

- Go to your **Secretary of State** website (e.g. California, Texas)
- Fees and forms vary by state
- You'll receive a **Certificate of Formation**

### 3. Apply for an EIN (Employer Identification Number)

- Needed for taxes, hiring, and opening a business bank account
- Free via the IRS EIN Application

### 4. Create a Founders Agreement (if you have partners)

- Define ownership, roles, responsibilities, decision-making, and what happens if someone leaves

- Templates available on [Clerky](#), [SeedLegals](#), or use a startup attorney

## 5. Open a Business Bank Account

- Required to separate personal and business finances
- Popular options: Mercury, Brex, Chase, Bank of America
- Use your EIN + formation documents to apply

## 6. Register for State Taxes or Licenses

- Depends on your business type and location
- Some states require:
  - Sales tax permits
  - Franchise taxes (e.g. California)
  - Business licenses (e.g. New York City, Chicago)

## 7. Draft Your Basic Contracts

- Independent Contractor Agreement
- Client Services Agreement
- Terms of Use and Privacy Policy (for websites or SaaS)
- NDAs for early hires or collaborators

## 8. Get Privacy Policy & Terms on Your Website

- Required if collecting emails, names, payment info, or using cookies
- Use [TermsFeed](#) or [Termly](#)

## 9. Protect Your Brand (Trademark)

- Trademark your business name, logo, or tagline via the [USPTO](#)
- Optional but helpful for branding and investor confidence

## Quick Summary Table

| Task                           | Required?                           | Link / Notes                              |
|--------------------------------|-------------------------------------|-------------------------------------------|
| Choose Business Structure      | <input checked="" type="checkbox"/> | LLC is most common                        |
| Register With State            | <input checked="" type="checkbox"/> | Via Secretary of State                    |
| Apply for EIN (IRS)            | <input checked="" type="checkbox"/> | <a href="https://www.irs.gov">IRS.gov</a> |
| Create Founders Agreement      | Optional                            | Important if multiple founders            |
| Open Business Bank Account     | <input checked="" type="checkbox"/> | Needed for financial clarity              |
| State Taxes / Licenses         | Varies                              | Sales tax, franchise tax, biz licenses    |
| Contracts (Service, NDA, etc.) | <input checked="" type="checkbox"/> | Protect your relationships                |
| Website Terms & Privacy Policy | <input checked="" type="checkbox"/> | Especially if collecting data             |
| Trademark (USPTO)              | Optional                            | Protects your brand                       |