Work Money and Place Common Business Reference

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Shared once across the combined v2 package; included once in each standalone course package. Use the service course for its technical scope and readiness decisions.

Decide who may conduct the work

Identify the exact business activity, work location and legal owner. Use the actual state and city registration offices, not a generic national checklist. A business registration does not grant trade competence, property access, hazardous-material authority or permission to use a park. Record source date, answer, responsible agency and open questions before accepting restricted work.

Ask about the actual risks

Describe your real service and exclusions to an insurance professional. Ask about general liability, professional errors where relevant, customer property or care custody control, business driving, workers, and any excluded data animal or pollution exposure. A certificate is evidence of a policy; it is not proof that a particular loss will be covered. Do not advertise coverage you have not confirmed.

Separate tax collection from earnings

Determine the actual sales/service tax treatment for the activity, customer and jurisdiction. Confirm numeric zero only when verified. Tax collected belongs in a liability record and inside bank cash until remitted. Income self-employment payroll and local business taxes are separate. The planner is a management teaching model, not a tax return or an automatic estimate of your tax liability.

Record the whole money history

Keep the accepted scope and dated price, issued invoice, each gross payment, processing fee, refund or credit, settlement and unpaid balance. A deposit is cash received and may still be unearned under your accounting method or agreement. Retain records appropriate to your legal and accounting needs. Do not keep customer card numbers or passwords in ordinary forms.

Protect household and business reserves

Set aside household essentials before deciding business seed. Keep a business cash cushion for commitments, taxes and disruptions. A reserve designation does not create cash and is not automatically a deductible expense. Equipment purchases and whole packs leave cash once. Consumption, owner time value and economic allocations help pricing; they are not new cash payments each time you calculate them.

Agree terms that fit the work

State the specific scope, access and authority, full price/tax, change process, cancellation or missed access, acceptance test, payment terms, complaint/correction path and applicable rights before booking. Templates require adaptation to local law and the actual service. Do not use a waiver to imply permission to work carelessly or to remove rights that law preserves.

Keep promotion honest

Use only actual experience, rights-cleared images and genuine customer feedback. Ask venue permission, respect opt-outs, and do not imply government manufacturer or community endorsement. Verify any paid platform category, current terms and total lead costs before spending. Neither this package nor its fictional cases sends messages or establishes demand.

Retain useful records safely

Use distinct client/job identifiers, minimum necessary data, access controls, backups and an intentional retention/disposal policy. Test that you can recover your own business records. Do not use the teaching site for real secrets. Exported practice data stays under your control; Word and Excel records do not synchronize with browser answers.

Official starting points

SBA business guide

IRS small businesses and self employed

FTC protecting personal information