

Separate Business & Personal Finances

Start clean. Stay organized. Save headaches later.



1. Open a Business Bank Account

- ✓ Keep all income and expenses separate.
- ✓ Use your business name on the account.



2. Use a Business Debit or Credit Card

- ✓ Pay all business expense with the card.
- ✓ Keep a clean paper trail.



3. Decide How You'll Pay Yourself

- ✓ Owner's draw or regular salary.
- ✓ Don't mix personal spending



4. Track Everything

- ✓ Use spreadsheets or apps.
- ✓ Track income, expenses, transfers



5. Keep Receipts Organized

- ✓ Save digital or paper copies.
- ✓ Categorize (marketing, supplies, etc.)



6. Plan for Taxes

- ✓ Set aside a % of every payment.
- ✓ Avoid tax-time stress.



7. Review Monthly

- ✓ Reconcile accounts.
- ✓ Adjust spending habits



TIP:

The earlier you start, the easier it is to stay *organized and stress free.*

Need help getting started? Connect with our business specialists!