FREE GUIDE

How to Start a Business: The Free Starter Guide

What to learn first, licensing pointers and best practices for 19 small businesses, trades and licensed careers

Cleaning · Handyman · Lawn Care · Pressure Washing · Route Services
Electrician · HVAC · Plumber · Home Inspector · CDL Driver
Insurance · Securities & Financial Advisor · Real Estate
Freelance · Etsy · Creator · Side Hustle · AI for Small Business

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Jump to your business

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10 best practices & checklists

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HOME SERVICES
Recurring Route-Based Services

LICENSED TRADE
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Home Inspector

LICENSED CAREER
Truck Driver (CDL)

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SELF-EMPLOYED
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ONLINE BUSINESS
Etsy & Online Seller

ONLINE BUSINESS
Content Creator & Influencer

GETTING STARTED
Side Hustle Starter

ANY BUSINESS
AI-Powered Small Business

NEXT STEPS
Build it faster

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Know someone thinking about starting a business? Share this free guide with them. Free to share.

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PART ONE

Before you start: 10 best practices

These apply to almost every business in this guide. Each one has how-to steps.

1. Pick your business structure

Sole proprietorship, LLC, partnership or corporation each handle liability and taxes differently. Compare them on the SBA's business-structure guide before you file anything, and ask a CPA or attorney if you're unsure.

HOW TO DO IT

1. List what matters to you: personal liability protection, taxes, paperwork, and whether you'll have partners or investors.
2. Read the SBA's comparison of sole proprietorships, partnerships, LLCs and corporations.
3. Check your state's filing requirements and ongoing fees on your Secretary of State website.
4. Ask a CPA or attorney which structure fits your plans before you file.
5. Keep a copy of every formation document in one safe place.

Official source: sba.gov/business-guide

2. Register your business

Most businesses register with their state (and sometimes their county or city). If you use a name other than your own, you may need a DBA ("doing business as") filing. Check your state's Secretary of State website.

HOW TO DO IT

1. Brainstorm names that are easy to say, spell and search.
2. Search your state's business name database and the USPTO trademark search for conflicts.
3. Check that a matching web domain and social handles are available.
4. Register your business and file a DBA if you'll use a name that isn't your legal or entity name.
5. Set a calendar reminder for any annual report or renewal your state requires.

Official source: sba.gov/business-guide/launch-your-business/register-your-business

3. Get an EIN

An Employer Identification Number is free from the IRS. You'll usually need one to hire, open a business bank account or form certain entities. Apply only at irs.gov; you never have to pay a third party for it.

HOW TO DO IT

1. Go only to irs.gov/ein; the application is free.
2. Have your legal name, structure and responsible party details ready.
3. Save the confirmation notice the IRS gives you as a PDF and a printout.
4. Use the EIN on bank, tax and vendor forms instead of your Social Security number where allowed.

Official source: irs.gov/ein

4. Licenses and permits

Requirements vary by state, county, city and industry. Many trades and licensed careers need a state license, but the rules differ by state. Start with the SBA's license-and-permit guide, then your state licensing board and local business office.

HOW TO DO IT

1. Use the SBA's licenses-and-permits guide to see the federal, state and local layers.
2. Call or visit your city or county business license office and ask what applies to your exact service.
3. Look up your state licensing board for your trade or profession.
4. Ask about home-occupation rules if you'll run the business from home.
5. Make a list of every license and renewal date and keep it with your formation documents.

Official source: sba.gov/business-guide/launch-your-business/apply-licenses-permits

5. Insurance

General liability, commercial auto, workers' compensation and professional liability are common types. What you need depends on your work, your state and your clients' contracts. Talk to a licensed insurance agent.

HOW TO DO IT

1. Write down what could go wrong: property damage, injury, vehicle accidents, mistakes in advice, stolen equipment.
2. Ask a licensed agent about general liability, commercial auto, workers' compensation, professional liability (errors and omissions), inland marine (tools and equipment) and bonding.
3. Ask what your state requires once you hire employees.
4. Ask what your future clients' contracts usually require before you bid.
5. Get quotes in writing and compare coverage, not just cost.

Official source: sba.gov/business-guide/launch-your-business/get-business-insurance

6. Pricing basics

Know your true cost per job (labor, materials, travel, overhead and taxes) before you set a price. Price from your own numbers, not from a competitor's guess, and recheck them every season.

HOW TO DO IT

1. Estimate your time per job honestly, including travel and setup.
2. Add direct costs: materials, supplies, fuel, platform or payment fees.
3. Add a share of overhead: insurance, software, phone, equipment wear, marketing.
4. Add taxes you'll owe and the profit you want the business to keep.
5. Your price = (labor + direct costs + overhead share) + profit. Use your own numbers, never a guess from someone else.
6. Recheck your numbers every season or whenever costs change.

7. Bookkeeping and taxes

Open a separate business bank account from day one. Log every sale and expense, keep receipts and plan for self-employment and estimated taxes. The IRS Small Business and Self-Employed Tax Center is the official starting point.

HOW TO DO IT

1. Open a separate business bank account and use it for every business sale and expense.
2. Choose a simple system: a spreadsheet or bookkeeping software.

3. Record income and expenses weekly and keep receipts (photos are fine).
4. Move a share of every payment into a separate tax reserve account; ask a tax professional what share fits you.
5. Read the IRS pages on estimated taxes and self-employment tax, and mark the payment dates on your calendar.
6. Review your numbers monthly: what came in, what went out, what's owed.

Official source: irs.gov/businesses/small-businesses-self-employed

8. Contracts and written estimates

Put the scope, price, schedule, payment terms and cancellation terms in writing before work starts. Have an attorney review your standard agreement once.

HOW TO DO IT

1. Write every estimate with the scope, what's not included, price, schedule and how long the quote is good for.
2. Use a written agreement with payment terms, change-order process and cancellation terms.
3. Get a signature (paper or electronic) before work starts.
4. Document the job with notes and photos before and after.
5. Have an attorney review your standard agreement once, then reuse it.

9. Marketing basics

Claim your free Google Business Profile, ask happy customers for honest reviews (never buy, fake or filter them), and keep every claim you make true and provable. The FTC's advertising guidance applies to small businesses too.

HOW TO DO IT

1. Claim and fill out your free Google Business Profile with accurate hours, service area and photos of your own work.
2. Ask every satisfied customer for an honest review, and never pay for, fake, filter or bribe reviews.
3. Ask happy customers for referrals and thank them.
4. Make sure every claim in your ads is true and you can prove it.
5. Track where each new customer heard about you.

Official source: ftc.gov/business-guidance/advertising-marketing

10. Customer communication and consent

Get a customer's permission before you send marketing texts or calls. Honor STOP and similar replies (stop, quit, end, revoke, opt out, cancel, unsubscribe) right away, and within 10 business days at most. Send texts only between 9 AM and 8 PM in the customer's local time, and check your state's rules, since some states set narrower hours or limit Sundays and holidays. Follow the FCC's rules on robocalls and texts and the FTC's CAN-SPAM rules for email. This isn't legal advice.

HOW TO DO IT

1. Collect each customer's permission for texts and record when and how you got it.
2. Put "Reply STOP to opt out" in marketing texts and stop as soon as someone opts out.
3. Keep a simple log of opt-outs and check it before every send.
4. Use templates so your messages stay professional and consistent.
5. Review any AI-written message before it goes to a customer.

Official source: fcc.gov/consumers/guides/stop-unwanted-robocalls-and-texts

PART ONE

Your first 30 days

A checklist for getting set up. Adjust the order to fit your state, your trade and your timeline.

Running your own business? Use every step. Joining a licensed firm, brokerage, carrier or employer? Do the steps marked "Everyone" and follow your section's checklist; save the "Own business" steps for if you later go independent.

±0 Own business: Week 1: choose your structure, check your business name and register it (and a DBA if needed).
±0 Own business: Week 1: get your free EIN at irs.gov/ein.
±0 Own business: Week 2: open a business bank account and a separate tax reserve account.
±0 Everyone: Week 2: look up every license and permit for your service and start the applications.
±0 Everyone: Week 2: talk to a licensed insurance agent and get written quotes.
±0 Own business: Week 3: build your pricing from your own costs and write your estimate template.
±0 Own business: Week 3: get a written agreement template reviewed.
±0 Own business: Week 3: set up your bookkeeping system and a receipt folder.
±0 Own business: Week 4: claim your Google Business Profile and create simple social pages.
±0 Own business: Week 4: tell your personal network you're open and ask for referrals.
±0 Own business: Week 4: set up your customer consent and opt-out log.
±0 Own business: Week 4: book your first jobs and review what you learned.

Before you quit your job

A readiness checklist. If you can’t check a box yet, that’s your next task.

These apply if you're leaving a job to run your own business. If you're changing careers into a licensed firm, focus on the cushion, benefits, household and plan items.

±0 I've tested demand with real paying customers, not just compliments.
±0 I know my true cost per job and my prices cover it.
±0 I've saved a personal cushion for slow months; a financial professional helped me set the amount.
±0 I know how I'll get health coverage and other benefits I'd lose.
±0 Any license, insurance and registration I need is in place.
±0 I've checked my employment agreement for non-compete or side-work rules.
±0 My family or household understands the plan and the risks.
±0 I have a written plan for my first 90 days and a point where I'd reassess.

Not legal, tax or financial advice. Talk to a qualified professional about your situation.

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HOME SERVICES · SECTION 1 OF 19

Residential Cleaning

> Cleaning lived-in homes on a one-time, recurring or move-in/move-out basis: kitchens, bathrooms, dusting, floors and any add-ons you choose to offer.

Who it suits

People who are detail-minded, physically active, dependable with time and comfortable working in clients' homes.

How people get started

Many owners start solo or with a partner, cleaning homes for people they know, then grow through referrals and reviews.

Step-by-step plan

1. Decide which cleans you'll offer (standard, deep, move-out) and what each includes.
2. Time yourself cleaning a few homes of different sizes so your estimates are based on real data.
3. Build a supply and equipment list and choose products you're trained to use safely.
4. Register the business, check local licensing and get liability insurance (ask about bonding).
5. Write a service checklist for each clean so every visit is consistent.
6. Set pricing from your own time and costs, then write a quote template.
7. Line up your first few homes through people you know and ask for honest reviews.
8. Set a key and alarm-code policy and a cancellation policy in writing.

Skills to learn first

How long each type of clean really takes you, supply costs, how to quote by home size and condition, and how to handle keys and access safely.

- Safe use and storage of cleaning chemicals and never mixing incompatible products
- Cleaning methods for different surfaces (stone, wood, stainless, glass)
- How long each room and task really takes you
- Scheduling recurring clients and building efficient days
- Professional conduct in a client's home, including privacy

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Residential Cleaning: licensing, safety and setup

LICENSING POINTERS

Many areas need only a general business license, but check your city, county and state. Bonding and liability insurance are common customer expectations.

OSHA's Hazard Communication standard covers chemical hazard information for employers (osha.gov/hazcom). Read the label and safety data sheet for every product you use.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- General liability
- Bonding (ask what it covers)
- Commercial auto if you drive for work
- Workers' compensation once you hire

Equipment and tools to research

- Vacuum suited to your clients' floors
- Microfiber cloths and mops
- Caddies and labeled spray bottles
- Gloves and other protective gear
- A reliable way to carry supplies

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 Choose services and write checklists ±0 Time sample cleans
Week 2	±0 Register, license check, insurance quotes ±0 Buy supplies
Week 3	±0 Set prices from your timed data ±0 Create quote and agreement templates
Week 4	±0 Tell your network, set up Google Business Profile ±0 Book first cleans and ask for reviews

Residential Cleaning: customers, mistakes and quality

How people find their first customers

- Friends, family and neighbors who already trust you
- Your Google Business Profile with photos of your own work
- Local community groups where advertising is allowed
- Referral requests after every great clean
- Partnerships with property managers or realtors for move-outs

Common beginner mistakes

- Quoting by guesswork instead of timed cleans
- No written checklist, so quality varies visit to visit
- Taking every job instead of the ones that fit your schedule
- Skipping insurance to save money
- No cancellation or lockout policy

Quality red flags

- Missed areas the client has to point out
- Running late with no message
- Using a product that damages a surface
- Leaving the home unlocked or an alarm unset

Questions to ask yourself before you commit

±0 Am I comfortable with the physical demands every day?
±0 Do I want to work solo or eventually lead a team?
±0 Which neighborhoods can I reach without long drives?
±0 How will I handle a client who isn't satisfied?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Residential Cleaning: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Services I'll offer

Hours I'll work each week

My timed results by home size

My supply cost per clean

My overhead each month

Profit I want per clean

My cancellation policy

My first 10 people to tell

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Cleaning Business Pricing Calculator & Quote Template
https://shop.the-ai-collective.com/products/cleaning-business-pricing-calculator-quote-template

Cleaning Business Quick Reference (Printable PDF)
https://shop.the-ai-collective.com/products/cleaning-business-quick-reference-pricing-formulas-production-rates-job-checklists-printable-pdf

HOME SERVICES · SECTION 2 OF 19

Commercial Cleaning

> Cleaning offices, retail spaces, medical-adjacent suites, gyms and other commercial properties, often after hours and on a recurring contract.

Who it suits

People who like structure and systems, can manage schedules and staff, and are comfortable with written bids and contracts.

How people get started

Owners often move into commercial work after residential, starting with small offices and bidding larger contracts as they add staff.

Step-by-step plan

1. Pick the types of facilities you'll serve and what they typically need.
2. Learn to do a walkthrough: measure areas, note floor types, restroom counts and frequency.
3. Estimate production time by area type using your own timed work.
4. Get insurance and any bonding commercial clients ask for.
5. Build a professional proposal template with scope by frequency.
6. Decide how you'll staff and supervise night work.
7. Bid smaller accounts first and build references.
8. Set up a quality inspection checklist and use it.

Skills to learn first

How to walk a site, estimate production time per area, write a professional bid and read a service contract.

- Walkthrough and measurement
- Production-rate estimating from your own data
- Writing scope-of-work and frequency charts
- Hiring, training and supervising cleaners
- Chemical safety and safety data sheets
- Reading and negotiating service contracts

← Back to all businesses

Commercial Cleaning: licensing, safety and setup

LICENSING POINTERS

Check local business licensing. Commercial clients often require proof of insurance and sometimes bonding before you can bid.

OSHA's Hazard Communication standard applies to employers whose workers use hazardous chemicals (osha.gov/hazcom). Check specialized requirements before cleaning medical or food spaces.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- General liability
- Bonding (often requested)
- Workers' compensation once you hire
- Commercial auto
- Ask about coverage for client keys and access cards

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- Commercial vacuums and floor equipment
- Color-coded microfiber system
- Restroom and trash supplies
- Carts and storage
- Inspection forms or app

Week-by-week getting-started plan

Week 1	±0 Choose facility types ±0 Practice walkthroughs
Week 2	±0 Insurance, bonding and registration ±0 Build proposal template
Week 3	±0 Time your work by area type ±0 Price from your own production data
Week 4	±0 Contact property managers and small offices ±0 Submit first bids

Commercial Cleaning: customers, mistakes and quality

How people find their first customers

- Small local offices and storefronts you can walk into
- Property managers and building owners
- Referrals from residential clients who own businesses
- Local business associations
- Bid opportunities posted by organizations near you

Common beginner mistakes

- Underestimating time on walkthroughs
- Vague scopes that lead to disputes
- Growing faster than you can staff and supervise
- Not checking insurance requirements in the contract
- No inspection routine

Quality red flags

- Repeated complaints about the same area
- Staff turnover with no training plan
- Missing a scheduled night
- Contracts signed without reading cancellation terms

Questions to ask yourself before you commit

±0 Am I ready to manage people and night schedules?
±0 Can I handle slower payment cycles from commercial clients?
±0 Which facility types fit my skills?
±0 Who will cover a shift if a cleaner can't?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

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Commercial Cleaning: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Facility types I'll serve

My production data by area type

Labor cost per hour (my numbers)

Supplies per visit

Overhead per month

Profit target

Staffing plan

First 10 businesses to visit

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Commercial Cleaning Bid Calculator & Proposal Template
https://shop.the-ai-collective.com/products/commercial-cleaning-bid-calculator-proposal-template

HOME SERVICES · SECTION 3 OF 19

Handyman

> Small repairs, installs and maintenance tasks around homes and small businesses, such as patching, mounting, assembly, minor carpentry and fixtures.

Who it suits

Practical problem-solvers who enjoy variety, can explain work clearly and know when a job needs a licensed tradesperson.

How people get started

Many handymen start with small repairs for neighbors and friends, then specialize as they learn which jobs they do best.

Step-by-step plan

1. List the tasks you're skilled at and the ones you won't do.
2. Check your state contractor licensing board for job-size or job-type limits.
3. Get liability insurance and ask about tool coverage.
4. Build a job costing method: labor, materials, markup, travel.
5. Write an estimate template that lists what's included and excluded.
6. Assemble a starter tool kit for your chosen services.
7. Start with small jobs for people you know and collect reviews.
8. Create a referral list of licensed electricians, plumbers and HVAC pros.

Skills to learn first

Job costing, materials markup, writing clear estimates, and where the line is between handyman work and licensed trade work.

- Accurate job costing and materials lists
- Basic carpentry, drywall, painting and fixture installs
- Tool safety and ladder safety
- Where the line is between handyman and licensed trade work
- Customer communication about scope and changes

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Handyman: licensing, safety and setup

LICENSING POINTERS

Many states limit the size or type of job you can do without a contractor's license, and electrical, plumbing and HVAC work usually need their own license. Check your state contractor licensing board before you quote.

If you'll disturb painted surfaces in homes built before 1978, EPA's Renovation, Repair and Painting (RRP) rule may require certification and lead-safe work practices (epa.gov/lead/renovation-repair-and-painting-program). OSHA's construction safety resources are at osha.gov/construction.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- General liability
- Inland marine or tool coverage
- Commercial auto
- Workers' compensation once you hire

Equipment and tools to research

- Core hand tools and power tools for your services
- Ladders and safety gear
- Organized vehicle storage
- Measuring and leveling tools
- A materials checklist for each job type

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 List services and limits ±0 Check contractor licensing rules
Week 2	±0 Insurance and registration ±0 Tool kit inventory
Week 3	±0 Job costing and estimate template ±0 Change-order form
Week 4	±0 Network outreach and profile ±0 First small jobs

Handyman: customers, mistakes and quality

How people find their first customers

- Neighbors, friends and community groups
- Google Business Profile with your own project photos
- Realtors and property managers for punch lists
- Repeat customers on a seasonal maintenance list
- Referrals from other trades

Common beginner mistakes

- Taking jobs that require a license you don't have
- Forgetting travel and supply runs in pricing
- Vague estimates that invite scope creep
- No change-order process
- Not photographing before and after

Quality red flags

- Callbacks for the same fix
- Jobs running far over your time estimate
- Customers surprised by the final bill
- Working outside your license limits

Questions to ask yourself before you commit

±0 What will I say no to?
±0 Do I want to stay general or specialize?
±0 How will I handle jobs that grow bigger once I start?
±0 Who are my go-to licensed pros for referrals?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

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Handyman: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Services I offer

Services I refer out

My hourly labor rate (my numbers)

Materials markup method

Travel charge method

Overhead per month

Licensed pros I refer to

First 10 people to tell

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Handyman Pricing Calculator & Estimate Template
https://shop.the-ai-collective.com/products/handyman-pricing-calculator-estimate-template

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HOME SERVICES · SECTION 4 OF 19

Lawn Care & Landscaping

> Mowing, edging, cleanups, mulching, planting and other seasonal yard services, often on a recurring weekly or bi-weekly route.

Who it suits

People who enjoy outdoor physical work, like routines and can plan around weather and seasons.

How people get started

Many owners start with mowing routes in one neighborhood, then add seasonal services like cleanups, mulch and aeration.

Step-by-step plan

1. Choose your core services and seasonal add-ons.
2. Decide your service area and plan how routes will fit together.
3. Check local licensing and whether any service needs a state pesticide applicator certification.
4. Get insurance and research equipment you'll need.
5. Price by property size and service using your own timed work.
6. Write service agreements that state the total, frequency and how to cancel.
7. Start with clustered properties near each other.
8. Plan your off-season services or work.

Skills to learn first

Equipment costs, pricing by property size, seasonal planning and routing your week to cut drive time.

- Turf and plant basics for your region
- Equipment operation, maintenance and safety
- Route planning and timing
- Seasonal planning and weather rescheduling
- Pesticide and fertilizer rules in your state

← Back to all businesses

Lawn Care & Landscaping: licensing, safety and setup

LICENSING POINTERS

Pesticide and fertilizer application often needs a state applicator license; check your state's department of agriculture. Landscaping and hardscaping may need a contractor's license in some states.

Federal law requires certification to apply restricted use pesticides, and many states require certification for any commercial pesticide application (epa.gov/pesticide-worker-safety/how-get-certified-pesticide-applicator). OSHA has heat-safety guidance for outdoor work (osha.gov/heat-exposure). Some states have their own heat rules, so check with your state's workplace safety agency too.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- General liability
- Commercial auto and trailer coverage
- Equipment coverage
- Workers' compensation once you hire

Equipment and tools to research

- Mower suited to your properties
- Trimmer, edger and blower
- Trailer or vehicle setup
- Hearing, eye and sun protection
- Maintenance tools and spare parts

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 Pick services and service area ±0 Check licensing and applicator rules
Week 2	±0 Insurance and equipment research ±0 Registration
Week 3	±0 Time sample properties and set prices ±0 Write a service agreement
Week 4	±0 Neighborhood outreach ±0 Build your first route

← Back to all businesses

Lawn Care & Landscaping: customers, mistakes and quality

How people find their first customers

- Door-to-door in neighborhoods you already serve, where allowed
- Neighbors of current customers
- Google Business Profile
- Seasonal cleanup offers to past customers
- HOAs or property managers

Common beginner mistakes

- Scattered properties that waste drive time
- Underpricing larger or harder lots
- No plan for rain days
- Skipping equipment maintenance
- Applying products without the right certification

Quality red flags

- Uneven cuts or missed edges
- Damage to beds or property
- Repeated reschedules without notice
- Equipment breakdowns mid-route

Questions to ask yourself before you commit

±0 What will I do in the off-season?
±0 Can I handle heat and long days outdoors?
±0 How far am I willing to drive between stops?
±0 Do I want to add treatments that need certification?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Lawn Care & Landscaping: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Core services

Seasonal add-ons

My service area

My timed results by lot size

Equipment I need

Overhead per month

Profit target per visit

Off-season plan

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Lawn Care Pricing Calculator & Quote Template
https://shop.the-ai-collective.com/products/lawn-care-pricing-calculator-quote-template

HOME SERVICES · SECTION 5 OF 19

Pressure Washing & Exterior Cleaning

> Cleaning driveways, siding, decks, fences, roofs (soft washing) and storefronts with pressure or low-pressure washing and cleaning solutions.

Who it suits

People who like visible before-and-after results, can learn equipment and chemistry, and pay close attention to property and safety.

How people get started

Owners often start with driveways, decks and house washes, then add commercial flatwork or recurring storefront service.

Step-by-step plan

1. Decide which surfaces and services you'll offer at first.
2. Learn pressure levels and methods for each surface before touching a customer's property.
3. Check local business licensing and ask your city or county about wastewater and runoff rules.
4. Get liability insurance and ask specifically about property damage coverage.
5. Research equipment and cleaning solutions and read every label and safety data sheet.
6. Practice on your own property or with permission.
7. Price by square footage and job type from your own timed work.
8. Photograph every job before and after.

Skills to learn first

Surface types and safe pressure, chemical handling, water runoff, and pricing by square footage and job type.

- Surface types and which method is safe for each
- Soft washing vs. pressure washing
- Chemical safety and plant protection
- Water runoff and drain protection
- Ladder and roof safety

← Back to all businesses

Pressure Washing & Exterior Cleaning: licensing, safety and setup

LICENSING POINTERS

Wastewater and runoff rules vary by state and city, so check with your local environmental or stormwater office. Check local business licensing and carry liability insurance.

Stormwater rules are set through EPA's NPDES program and state and local agencies (epa.gov/npdes/npdes-stormwater-program); check with your local stormwater office before washing near drains. OSHA's Hazard Communication standard covers chemical safety for employers (osha.gov/hazcom).

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- General liability with property damage
- Commercial auto and trailer
- Equipment coverage
- Workers' compensation once you hire

Equipment and tools to research

- Pressure washer suited to your services
- Surface cleaner and nozzles
- Soft-wash setup if you offer it
- Hoses, reels and water supply plan
- Protective gear

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 Choose services and learn surfaces ±0 Research runoff rules
Week 2	±0 Insurance, registration, equipment research ±0 Practice jobs
Week 3	±0 Time jobs and set prices ±0 Bid template
Week 4	±0 Neighborhood and storefront outreach ±0 First jobs with photos

Pressure Washing & Exterior Cleaning: customers, mistakes and quality

How people find their first customers

- Neighbors who can see your results
- Before-and-after photos on your Google Business Profile
- Storefronts and small businesses
- Seasonal offers to past customers
- Realtors preparing homes for sale

Common beginner mistakes

- Too much pressure on soft surfaces
- Ignoring runoff rules
- Not protecting plants and outlets
- Underpricing setup and travel
- No photos to resolve disputes

Quality red flags

- Etching, striping or damaged siding
- Dead plants after a job
- Water inside windows or outlets
- Customer complaints about runoff

Questions to ask yourself before you commit

±0 Am I comfortable learning the chemistry?
±0 Will I work on roofs or ladders, or skip those jobs?
±0 Who are my commercial targets?
±0 What's my plan for the slow season?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Pressure Washing & Exterior Cleaning: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Surfaces I'll clean

Surfaces I won't

Local runoff rules I found

My timed results per job type

Equipment list

Overhead per month

Profit target

First 10 prospects

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Home Services Pricing Calculator Bundle (a dedicated pressure washing kit is planned)
https://shop.the-ai-collective.com/products/home-services-pricing-calculator-bundle

HOME SERVICES · SECTION 6 OF 19

Recurring Route-Based Services

> Any service repeated on a schedule at the same properties, such as lawn, pool, pet waste, window or bin cleaning, organized into efficient routes.

Who it suits

Organized people who like routine, think about efficiency and want predictable schedules.

How people get started

Weekly or bi-weekly services such as lawn, pool, pet waste or window cleaning often grow by filling one route before opening the next.

Step-by-step plan

1. Choose one recurring service to start.
2. Pick a tight service area.
3. Check licensing and insurance for that service.
4. Price recurring plans from your own time and drive data.
5. Write a recurring service agreement with total, frequency and how to cancel.
6. Fill one route before you expand to the next area.
7. Track stops per day and drive time weekly.
8. Plan how you'll handle skips, weather and holidays.

Skills to learn first

Route density, drive time, how many stops you can really handle per day and how to price recurring plans.

- Route density and why it matters
- Scheduling and capacity planning
- Recurring billing and reminders
- Your service's specific skills and safety
- Customer retention

Recurring Route-Based Services: licensing, safety and setup

LICENSING POINTERS

Licensing depends on the service; check your state and local rules for the specific service you offer.

Rules depend on the service. Check your state and local requirements for your exact service.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- General liability
- Commercial auto
- Equipment coverage
- Workers' compensation once you hire

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- Service-specific equipment
- Route planning tool or spreadsheet
- Scheduling and billing system
- Vehicle organization

Week-by-week getting-started plan

Week 1	±0 Pick a service and area ±0 Licensing and insurance
Week 2	±0 Price plans from your data ±0 Write an agreement
Week 3	±0 Map your target streets ±0 Outreach
Week 4	±0 Start the route ±0 Track stops and drive time

Recurring Route-Based Services: customers, mistakes and quality

How people find their first customers

- Neighbors of existing customers
- Neighborhood groups
- Door hangers where allowed
- Referral thanks
- HOAs and property managers

Common beginner mistakes

- Accepting customers far from your route
- No written cancellation terms
- Ignoring drive time in pricing
- Overbooking a day
- No plan for skipped visits

Quality red flags

- Routes that keep running late
- Customers cancelling after missed visits
- Drive time growing faster than stops

Questions to ask yourself before you commit

±0 Which service has repeat demand where I live?

±0 How many stops can I really do per day?

±0 When would I add a second route?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Recurring Route-Based Services: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

My recurring service

My service area

Stops I can handle per day (my estimate)

Drive time between stops

Price per visit (my numbers)

Cancellation terms

Skip and weather policy

First 10 target streets

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Cleaning, Handyman & Lawn Care Pricing Workbook
https://shop.the-ai-collective.com/products/cleaning-handyman-lawn-care-pricing-workbook-job-costing-worksheets-quote-templates

LICENSED TRADE · SECTION 7 OF 19

Electrician

> Installing, maintaining and repairing electrical wiring, panels, lighting and equipment in homes, commercial buildings or industrial sites.

Who it suits

People who like precise, logical work, are careful about safety, and are willing to learn through years of supervised training.

How people get started

Most electricians train through an apprenticeship (union or non-union) or a trade school program that leads into one.

Step-by-step plan

1. Research your state's apprentice, journeyman and master steps on your state electrical board's website.
2. Brush up on algebra and basic physics if you're rusty.
3. Compare union and non-union apprenticeship programs and trade schools near you (apprenticeship.gov).
4. Prepare for any aptitude test or interview the program uses.
5. Apply, and start logging every hour exactly as your state requires.
6. Study the National Electrical Code as your state has adopted it.
7. Prepare for your journeyman exam when you're eligible.
8. Decide later whether to pursue a master or contractor license.

Skills to learn first

Basic math and electrical theory, safety, the National Electrical Code and how apprenticeship hours are logged.

- Electrical theory and Ohm's law
- Safe work practices and lockout/tagout
- Reading blueprints and schematics
- The NEC (published by NFPA, nfpa.org)
- Hand and power tool skills
- Professional communication on job sites

← Back to all businesses

Electrician: licensing, safety and setup

LICENSING POINTERS

Licensing is set by each state (and sometimes cities), usually moving from apprentice to journeyman to master. Check your state electrical licensing board and apprenticeship.gov.

OSHA sets workplace safety rules for construction work (osha.gov/construction). States and cities adopt specific editions of the NEC; ask your board which one applies.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Ask your employer what coverage applies while you're an apprentice or employee
- If you go independent later: general liability, commercial auto, tools coverage, workers' compensation once you hire
- Ask about any license bond your state or city requires for contractors

Equipment and tools to research

- Tools your program or employer lists for apprentices
- Personal protective equipment
- Reliable transportation to job sites
- A notebook or app to log hours

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 Read your state board's licensing steps ±0 List programs near you
Week 2	±0 Math refresher ±0 Contact programs about aptitude tests
Week 3	±0 Apply to programs ±0 Gather documents
Week 4	±0 Prepare for interviews ±0 Set up your hour log

Electrician: customers, mistakes and quality

How people find their first customers

- Apprenticeship sponsors and union training centers
- Electrical contractors hiring helpers
- Trade school job placement offices
- Later as a contractor: builders, property managers and referrals

Common beginner mistakes

- Not documenting hours the way the state requires
- Skipping math prep before the aptitude test
- Working beyond what your license level allows
- Treating safety steps as optional

Quality red flags

- Work that fails inspection
- Shortcuts on lockout/tagout
- Unlicensed side work

Questions to ask yourself before you commit

±0 Am I ready for years of supervised training?
±0 Do I prefer residential, commercial or industrial work?
±0 Union or non-union, and why?
±0 Am I comfortable with heights, confined spaces and physical work?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Electrician: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

My state board and website

Programs I'll apply to

Application deadlines

Aptitude test dates

Documents I need

My hours log method

Mentor I can ask

Questions for the board

My startup checklist

±0 State electrical board's apprentice, journeyman and master steps read
±0 Apprenticeship or trade school programs compared (apprenticeship.gov)
±0 Aptitude test or entrance requirements checked
±0 Apprenticeship or helper job secured with a licensed employer
±0 Apprentice registration filed if my state requires it
±0 Hours log kept the way my state requires
±0 Journeyman exam requirements and code edition confirmed with my board
±0 License renewal and continuing education rules noted

If you later go independent: business setup (structure, registration, EIN, bank account, bookkeeping and your own insurance) comes then. See Part one.

YOUR NEXT STEP

Electrician Career Launch Guide
https://shop.the-ai-collective.com/products/electrician-career-launch-guide-how-to-become-an-electrician-pdf

← Back to all businesses

LICENSED TRADE · SECTION 8 OF 19

HVAC Technician

> Installing, maintaining and repairing heating, ventilation, air conditioning and refrigeration systems in homes and businesses.

Who it suits

People who enjoy troubleshooting, mechanical and electrical work, and can handle hot, cold or cramped workspaces.

How people get started

People typically enter through a trade school program, an apprenticeship or an entry-level helper job.

Step-by-step plan

1. Check your state and local HVAC licensing requirements.
2. Choose a path: trade school, apprenticeship or helper job.
3. Study for EPA Section 608 certification for the equipment types you'll work on.
4. Learn electrical basics and safe practices.
5. Get hands-on experience under a licensed tech.
6. Log experience if your state requires it for licensing.
7. Prepare for any state or local exams.
8. Consider manufacturer or industry training as you go.

Skills to learn first

Heating and cooling basics, electrical fundamentals, safety and refrigerant handling.

- Refrigeration cycle basics
- Electrical controls and troubleshooting
- Refrigerant handling and recovery
- Airflow and ductwork
- Customer explanations in plain language

← Back to all businesses

HVAC Technician: licensing, safety and setup

LICENSING POINTERS

Federal EPA Section 608 rules require certification for technicians who maintain, service, repair or dispose of equipment that could release refrigerants (epa.gov/section608). State and local HVAC licensing varies, so check your state board.

Federal EPA Section 608 rules require certification for technicians who maintain, service, repair or dispose of equipment that could release refrigerants (epa.gov/section608). OSHA heat guidance: osha.gov/heat-exposure. Some states have their own heat rules, so check with your state's workplace safety agency too.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Ask your employer what coverage applies while you're an apprentice or employee
- If you go independent later: general liability, commercial auto, tools coverage, workers' compensation once you hire
- Ask about any license bond your state or city requires for contractors

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- Tools your employer or program lists
- Protective gear
- Gauges and recovery equipment as you advance
- Reliable vehicle

Week-by-week getting-started plan

Week 1	±0 Check state and local licensing ±0 List training paths
Week 2	±0 Start EPA 608 study ±0 Contact programs or employers
Week 3	±0 Apply ±0 Electrical basics study
Week 4	±0 Schedule your 608 exam ±0 Line up a mentor

← Back to all businesses

HVAC Technician: customers, mistakes and quality

How people find their first customers

- HVAC contractors hiring helpers or apprentices
- Trade school placement offices
- Apprenticeship programs (apprenticeship.gov)
- Later as a contractor: maintenance agreements and referrals

Common beginner mistakes

- Working with refrigerants before certification
- Ignoring electrical safety
- Not explaining repairs to customers
- Skipping documentation

Quality red flags

- Repeat callbacks
- Refrigerant venting
- Unclear invoices

Questions to ask yourself before you commit

±0 Am I comfortable working in attics, crawlspaces and outdoors?
±0 Residential or commercial focus?
±0 Am I ready to keep learning as equipment changes?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

HVAC Technician: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

My state and local HVAC requirements

---

608 certification type I need

Programs or employers to contact

Exam date

Tools list

Mentor

Questions for the board

Questions for employers

My startup checklist

±0 State or local HVAC licensing steps read (rules vary; some places have no state license)
±0 Trade school or apprenticeship options compared (apprenticeship.gov)
±0 Entry-level helper or apprentice job secured with an employer
±0 EPA Section 608 certification type chosen and exam passed (epa.gov/section608)
±0 Hours or experience log kept if my state requires one
±0 Licensing exam requirements confirmed with my board
±0 License renewal and continuing education rules noted

If you later go independent: business setup (structure, registration, EIN, bank account, bookkeeping and your own insurance) comes then. See Part one.

YOUR NEXT STEP

HVAC Technician Career Launch Guide
https://shop.the-ai-collective.com/products/hvac-technician-career-launch-guide-epa-608-certification-pdf

LICENSED TRADE · SECTION 9 OF 19

Plumber

> Installing and repairing water supply, drainage, gas lines (where licensed) and fixtures in homes and commercial buildings.

Who it suits

People who like hands-on problem solving, can handle physical work and messy conditions, and want a long-term trade.

How people get started

Most plumbers start as apprentices, often after an aptitude test, and work under a licensed plumber while they log hours.

Step-by-step plan

1. Read your state plumbing board's apprentice-to-master steps.
2. Review math and measurement basics.
3. Find apprenticeship programs and employers (apprenticeship.gov).
4. Prepare for any aptitude test or interview.
5. Start work under a licensed plumber and log hours as required.
6. Study your local plumbing code.
7. Prepare for the journeyman exam when eligible.
8. Plan whether to pursue a master or contractor license.

Skills to learn first

Plumbing math, safety, local plumbing code and the apprenticeship application process.

- Plumbing math and measurement
- Local plumbing code
- Pipe materials and joining methods
- Drain, waste and vent basics
- Safety, including trenching and confined spaces

← Back to all businesses

Plumber: licensing, safety and setup

LICENSING POINTERS

Plumbing licenses are issued by states and sometimes cities, usually in apprentice, journeyman and master levels. Check your state plumbing board and apprenticeship.gov.

OSHA construction safety resources: osha.gov/construction. Your state or city adopts its own plumbing code; ask which one applies.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Ask your employer what coverage applies while you're an apprentice or employee
- If you go independent later: general liability, commercial auto, tools coverage, workers' compensation once you hire
- Ask about any license bond your state or city requires for contractors

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- Starter tools your program lists
- Protective gear
- Reliable transportation
- Hour log

Week-by-week getting-started plan

Week 1	±0 Read board steps ±0 List programs
Week 2	±0 Math refresher ±0 Contact employers
Week 3	±0 Apply ±0 Gather documents
Week 4	±0 Interview prep ±0 Set up hour log

← Back to all businesses

Plumber: customers, mistakes and quality

How people find their first customers

- Apprenticeship programs and union training centers
- Plumbing contractors hiring helpers
- Trade school placement
- Later: builders, property managers and referrals

Common beginner mistakes

- Not logging hours correctly
- Working beyond your license level
- Skipping code study
- Rushing inspections

Quality red flags

- Failed inspections
- Leaks after a job
- Unpermitted work

Questions to ask yourself before you commit

±0 Am I okay with physical and messy work?
±0 Residential, commercial or service focus?
±0 Do I want to run a business someday?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Plumber: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

My state plumbing board

Programs to apply to

Deadlines

Documents

Hour log method

Mentor

Questions for the board

Questions for employers

My startup checklist

±0 State or local plumbing board's licensing steps read
±0 Apprenticeship programs compared (apprenticeship.gov)
±0 Aptitude test or entrance requirements checked
±0 Apprenticeship secured under a licensed plumber or contractor
±0 Apprentice registration filed if my state requires it
±0 Hours log kept the way my state requires
±0 Journeyman exam requirements and code edition confirmed with my board
±0 License renewal and continuing education rules noted

If you later go independent: business setup (structure, registration, EIN, bank account, bookkeeping and your own insurance) comes then. See Part one.

YOUR NEXT STEP

Plumber Career Launch Guide
https://shop.the-ai-collective.com/products/plumber-career-launch-guide-how-to-become-a-plumber-pdf

LICENSED CAREER · SECTION 10 OF 19

Home Inspector

> Evaluating a home's visible systems and components, from roof to foundation, and writing a clear report for buyers, sellers or owners.

Who it suits

Detail-oriented people with building knowledge who write clearly, stay neutral and are comfortable climbing and crawling.

How people get started

People often come from construction or a trade, complete pre-licensing training and do supervised or practice inspections.

Step-by-step plan

1. Check whether your state licenses home inspectors and what it requires.
2. Complete any required pre-licensing education.
3. Do supervised or practice inspections if required or offered.
4. Pass any required exam.
5. Get the insurance your state or clients require.
6. Choose report software and build a report template.
7. Learn your state's standards of practice and ethics rules.
8. Build relationships honestly while following any referral rules in your state.

Skills to learn first

Home systems from roof to foundation, writing clear reports, and the limits of what an inspection covers.

- Roofing, structure, electrical, plumbing, HVAC and interior basics
- Your state's standards of practice
- Report writing that's clear and neutral
- Safety on roofs, ladders and in crawlspaces
- Limits of a visual inspection

← Back to all businesses

Home Inspector: licensing, safety and setup

LICENSING POINTERS

Many states license home inspectors and some use a national exam, but not all states do. Check your state's home inspector licensing board.

Rules vary widely; some states have no license. Check your state's licensing board.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Errors and omissions (professional liability)
- General liability
- Commercial auto
- Ask what your state requires

Equipment and tools to research

- Ladder
- Flashlight and moisture meter
- Protective gear
- Report software
- Camera

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 Check state licensing ±0 Choose a course
Week 2	±0 Start training ±0 Research insurance
Week 3	±0 Practice inspections ±0 Pick report software
Week 4	±0 Schedule exam ±0 Build a report template

← Back to all businesses

Home Inspector: customers, mistakes and quality

How people find their first customers

- Real estate agents, where your state's rules allow
- Past clients and their referrals
- Google Business Profile
- Homeowners wanting maintenance inspections

Common beginner mistakes

- Going beyond your scope in reports
- Unclear or hard-to-read reports
- Skipping required insurance
- Conflicts of interest

Quality red flags

- Missed major defects
- Reports that read as sales pitches
- Unsafe access shortcuts

Questions to ask yourself before you commit

±0 Can I stay neutral under pressure?
±0 Am I comfortable in attics and crawlspaces?
±0 Do I enjoy writing?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Home Inspector: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

My state's requirements

Course chosen

Exam date

Insurance needed

Report software

Template sections

Mentor

Questions for the board

My startup checklist

±0 State home inspector rules checked (some states have no license)
±0 Pre-licensing training completed if required
±0 State or national exam passed if required
±0 Background check or fingerprints completed if my state requires them
±0 License application filed
±0 Choice made: join an inspection firm or work on my own
±0 Errors and omissions and general liability insurance asked about (some states require it)
±0 Continuing education rules noted
±0 If working on my own: business setup steps from Part one

YOUR NEXT STEP

Home Inspector Career Launch Guide
https://shop.the-ai-collective.com/products/home-inspector-career-launch-guide-how-to-become-a-home-inspector-pdf

LICENSED CAREER · SECTION 11 OF 19

Truck Driver (CDL)

> Driving commercial vehicles to haul freight locally, regionally or over the road, including pre-trip inspections, logs and safe delivery.

Who it suits

People who are comfortable alone for long stretches, value safety, and can meet medical and driving-record requirements.

How people get started

Drivers typically get a learner's permit, complete entry-level driver training and pass a skills test for their license class.

Step-by-step plan

1. Decide which license class and endorsements fit the work you want.
2. Check the CDL steps from your state's driver licensing agency (often the DMV).
3. Get your DOT medical certification.
4. Study for and get your commercial learner's permit.
5. Complete Entry-Level Driver Training with a provider on FMCSA's Training Provider Registry (tpr.fmcsa.dot.gov).
6. Practice pre-trip inspection and skills.
7. Pass your skills test.
8. Learn hours-of-service rules before your first run.

Skills to learn first

License classes and endorsements, pre-trip inspections, hours-of-service rules and medical certification.

- License classes and endorsements
- Pre-trip inspection
- Hours-of-service rules (fmcsa.dot.gov/regulations/hours-of-service)
- Safe backing and space management
- Trip planning and logs

← Back to all businesses

Truck Driver (CDL): licensing, safety and setup

LICENSING POINTERS

CDLs are issued by your state's driver licensing agency (often the DMV) under federal FMCSA rules, including Entry-Level Driver Training requirements. See fmcsa.dot.gov and your state's driver licensing agency (often the DMV).

In general, carriers and drivers operating commercial motor vehicles must follow hours-of-service rules in 49 CFR 395 (fmcsa.dot.gov/regulations/hours-of-service).

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- As an employee, ask what your carrier covers
- If you become an owner-operator, ask a licensed agent about the coverages required for your authority and loads

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- Required documents
- Weather gear
- Logbook or ELD familiarity
- Pre-trip checklist

Week-by-week getting-started plan

Week 1	±0 Choose class and endorsements ±0 Read the CDL steps from your state's driver licensing agency (often the DMV)
Week 2	±0 Medical certification ±0 Permit study
Week 3	±0 Get permit ±0 Pick ELDT provider on TPR
Week 4	±0 Training ±0 Practice pre-trip

← Back to all businesses

Truck Driver (CDL): customers, mistakes and quality

How people find their first customers

- Carrier recruiters
- Training school placement
- Local delivery companies
- Later as owner-operator: freight sources and brokers

Common beginner mistakes

- Choosing a school not on the Training Provider Registry
- Not reading training-repayment terms in contracts
- Skipping pre-trip steps
- Ignoring hours-of-service limits

Quality red flags

- Rushed pre-trips
- Log violations
- Unclear pay or contract terms

Questions to ask yourself before you commit

±0 Can I handle time away from home?
±0 Local, regional or over the road?
±0 Do I meet medical requirements?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Truck Driver (CDL): my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

License class

Endorsements

Medical exam date

Permit test date

ELDT provider

Skills test date

Questions for recruiters

Contract terms to check

My startup checklist

±0 License class and endorsements chosen
±0 CDL steps read from my state's driver licensing agency (often the DMV)
±0 DOT medical exam done with an examiner on the National Registry (nationalregistry.fmcsa.dot.gov)
±0 Commercial learner's permit earned
±0 Entry-Level Driver Training completed with a provider on the Training Provider Registry (tpr.fmcsa.dot.gov), if required for my license class or endorsement
±0 Skills test passed
±0 Carrier hiring requirements checked, including drug and alcohol testing and the Clearinghouse (clearinghouse.fmcsa.dot.gov)
±0 Hours-of-service basics learned (fmcsa.dot.gov/regulations/hours-of-service)

If you later go independent: business setup (structure, registration, EIN, bank account, bookkeeping and your own insurance) comes then. See Part one.

YOUR NEXT STEP

Truck Driver CDL Career Launch Guide
https://shop.the-ai-collective.com/products/truck-driver-cdl-career-launch-guide-how-to-get-your-cdl-pdf

LICENSED CAREER · SECTION 12 OF 19

Insurance Agent

> Helping clients choose insurance coverage, such as life, health, property or casualty, as a captive or independent agent.

Who it suits

People who like helping others understand options, follow rules carefully and are comfortable with outreach.

How people get started

New agents usually complete pre-licensing education, pass a state exam for each line of authority (such as Life & Health or Property & Casualty) and get appointed with carriers.

Step-by-step plan

1. Choose your line(s) of authority.
2. Look up your state insurance department through the NAIC.
3. Complete required pre-licensing education.
4. Schedule and pass your state exam.
5. Apply for your license and complete any background check.
6. Get appointed with carriers.
7. Learn suitability and ethics rules.
8. Set up a compliant way to find clients and track continuing education.

Skills to learn first

Policy types and concepts, suitability and ethics rules, and how agents find and serve clients.

- Policy concepts for your lines
- Suitability and ethics
- State-specific rules
- Needs-based conversations
- Recordkeeping and continuing education

← Back to all businesses

Insurance Agent: licensing, safety and setup

LICENSING POINTERS

Insurance licenses are issued by your state insurance department. Find yours through the NAIC at content.naic.org.

Insurance licenses are issued by your state insurance department (find yours through content.naic.org). Marketing calls and texts follow the consent rules in Part one.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Errors and omissions (ask your agency or carrier)
- Ask what your agency provides

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- Licensing study materials
- CRM or contact tracker
- Professional phone and email

Week-by-week getting-started plan

Week 1	±0 Choose lines ±0 Find your state department
Week 2	±0 Start pre-licensing ±0 Study plan
Week 3	±0 Practice exams ±0 Schedule exam
Week 4	±0 Exam ±0 Research agencies

Insurance Agent: customers, mistakes and quality

How people find their first customers

- Your agency or carrier's training
- Your personal network, with consent
- Referrals from satisfied clients
- Community events and education

Common beginner mistakes

- Selling outside your license lines
- Calling or texting without consent
- Recommending products that don't fit the client
- Missing continuing education deadlines

Quality red flags

- Complaints about pressure
- Unclear explanations
- Missing records

Questions to ask yourself before you commit

±0 Captive or independent?

±0 Am I comfortable with outreach?

±0 Which lines interest me most?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Insurance Agent: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Lines of authority

My state insurance department

Course chosen

Exam date

Agencies to contact

Continuing education due

Mentor

Questions for the department

My startup checklist

±0 Lines of authority chosen (for example life and health, or property and casualty)
±0 Pre-licensing education completed if my state requires it
±0 State licensing exam passed
±0 Background check and fingerprints completed if my state requires them
±0 License application filed with my state insurance department (find it through content.naic.org; many states use nipr.com)
±0 Agency or carrier joined, and carrier appointments completed as required
±0 Errors and omissions coverage asked about with my agency
±0 Continuing education and renewal rules noted

If you later go independent: business setup (structure, registration, EIN, bank account, bookkeeping and your own insurance) comes then. See Part one.

YOUR NEXT STEP

Life and Health Insurance Exam Study Guide
https://shop.the-ai-collective.com/products/concept-first-life-and-health-insurance-exam-study-guide-printable-pdf

Property and Casualty Insurance Exam Study Guide
https://shop.the-ai-collective.com/products/concept-first-property-and-casualty-insurance-exam-study-guide-printable-pdf

Insurance Agent Career Starter Bundle
https://shop.the-ai-collective.com/products/insurance-agent-career-path-set

← Back to all businesses

LICENSED CAREER · SECTION 13 OF 19

Financial Advisor & Securities

> Helping clients with investments and financial planning, in roles that require specific exams and registration.

Who it suits

People who enjoy markets and planning, follow strict rules and can explain complex ideas simply.

How people get started

Many start at a firm that sponsors their exams, beginning with the SIE and then the Series 7, 63, 65 or 66 the role requires.

Step-by-step plan

1. Learn which exams your target role requires.
2. Look for a firm that sponsors exams if your role needs one.
3. Study for and pass the SIE.
4. Take the Series 7, 63, 65 or 66 your role requires.
5. Complete registration with your firm and regulators.
6. Learn best-interest and suitability rules.
7. Check BrokerCheck (brokercheck.finra.org) to understand how records appear publicly.
8. Plan continuing education.

Skills to learn first

Securities and markets basics, best-interest and suitability rules, and how registration works.

- Securities and markets basics
- Best-interest and suitability rules
- Client communication and disclosure
- Recordkeeping
- Ethics

← Back to all businesses

Financial Advisor & Securities: licensing, safety and setup

LICENSING POINTERS

FINRA administers the SIE and Series 7. The Series 63, 65 and 66 are NASAA exams, which FINRA also administers. State securities regulators and the SEC handle registration. Start at finra.org and nasaa.org.

Investor education from the SEC is at investor.gov.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Ask your firm about errors and omissions coverage
- If independent, ask a licensed agent

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- Study materials
- Compliance-approved tools from your firm

Week-by-week getting-started plan

Week 1	±0 Research roles and exams ±0 List firms
Week 2	±0 SIE study plan ±0 Contact firms
Week 3	±0 Practice exams ±0 Schedule SIE
Week 4	±0 SIE ±0 Plan next exam

Financial Advisor & Securities: customers, mistakes and quality

How people find their first customers

- Your firm's training program
- Referrals from satisfied clients
- Educational events, following firm compliance rules

Common beginner mistakes

- Communicating without compliance approval
- Studying without a plan
- Recommending what doesn't fit the client

Quality red flags

- Pressure to act quickly
- Unapproved marketing
- Unclear fees

Questions to ask yourself before you commit

±0 Which role fits me: broker, advisor or planner?
±0 Am I ready for strict compliance?
±0 Which firms sponsor exams?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Financial Advisor & Securities: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Target role

Exams required

Firms to contact

SIE date

Next exam

Compliance contact

Mentor

Questions for the firm

My startup checklist

±0 Path chosen: broker-dealer representative, investment adviser representative, or both
±0 SIE exam studied for and passed (finra.org)
±0 Firm joined that can sponsor my qualification exams (for example Series 7)
±0 State exam passed as needed (Series 63, 65 or 66, nasaa.org)
±0 Registration filed through my firm, including fingerprints (finra.org)
±0 Firm's compliance and supervision rules read
±0 Continuing education requirements noted (finra.org)
±0 BrokerCheck profile checked once registered (brokercheck.finra.org)

If you later go independent: business setup (structure, registration, EIN, bank account, bookkeeping and your own insurance) comes then. See Part one.

YOUR NEXT STEP

SIE Exam Study Guide
https://shop.the-ai-collective.com/products/concept-first-sie-exam-study-guide-printable-pdf

Securities Exam Study Guide Bundle
https://shop.the-ai-collective.com/products/securities-exam-set

Financial Advisor Career Starter Bundle
https://shop.the-ai-collective.com/products/financial-advisor-career-path-set

LICENSED CAREER · SECTION 14 OF 19

Real Estate Agent

> Helping people buy, sell or rent property under a sponsoring brokerage.

Who it suits

People who like people, can manage an irregular schedule and are willing to build a business with steady outreach.

How people get started

New agents complete state pre-licensing education, pass the state exam and join a sponsoring brokerage.

Step-by-step plan

1. Find your state real estate commission through ARELLO.
2. Complete pre-licensing education.
3. Pass the state exam.
4. Interview and choose a sponsoring brokerage.
5. Activate your license and join any required associations.
6. Learn contracts, agency and fair housing law.
7. Set a simple budget for your own costs as an agent, such as dues, education and marketing.
8. Build a lead generation plan you can sustain.

Skills to learn first

Contracts and agency basics, fair housing law, lead generation and running your business on a budget.

- Contracts and agency
- Fair housing law (hud.gov)
- Local market knowledge
- Lead generation and follow-up
- Budgeting

← Back to all businesses

Real Estate Agent: licensing, safety and setup

LICENSING POINTERS

Each state's real estate commission sets its own education and exam rules. Find yours through ARELLO (arello.org). Fair housing guidance is at hud.gov.

Each state's commission sets education and exam rules (arello.org). Fair housing guidance is at hud.gov. Marketing texts and calls follow the consent rules in Part one.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Errors and omissions (ask your brokerage)
- Ask what your brokerage covers

Equipment and tools to research

- CRM
- Professional photos
- Reliable vehicle

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 Find commission ±0 Choose course
Week 2	±0 Study ±0 Research brokerages
Week 3	±0 Practice exams ±0 Interview brokerages
Week 4	±0 Exam ±0 Plan your first outreach

Real Estate Agent: customers, mistakes and quality

How people find their first customers

- Your personal network
- Open houses through your brokerage
- Past clients and referrals
- Community involvement

Common beginner mistakes

- No budget for business expenses
- Inconsistent follow-up
- Fair housing mistakes in ads
- Choosing a brokerage without asking about training

Quality red flags

- Missed deadlines
- Unclear communication
- Non-compliant ads

Questions to ask yourself before you commit

±0 Can I handle irregular income timing?
±0 What do I need from a brokerage?
±0 How will I find my first clients?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Real Estate Agent: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

My state commission

Course chosen

Exam date

Brokerages to interview

My agent cost budget

Lead plan

Mentor

Questions for brokerages

My startup checklist

±0 State real estate commission rules read (find yours through arello.org)
±0 Pre-licensing education completed
±0 Background check or fingerprints completed if my state requires them
±0 State exam passed
±0 Sponsoring broker or brokerage chosen
±0 License application filed and activated under my broker
±0 Errors and omissions coverage asked about with my brokerage
±0 Continuing education and renewal rules noted
±0 Budget set for my own costs as an agent (dues, education, marketing)

If you later go independent: business setup (structure, registration, EIN, bank account, bookkeeping and your own insurance) comes then. See Part one.

YOUR NEXT STEP

New Real Estate Agent Starter Set
https://shop.the-ai-collective.com/products/fresh-license-starter-set

SELF-EMPLOYED · SECTION 15 OF 19

Freelancer & Consultant

> Selling your skills, such as writing, design, development, bookkeeping or consulting, to clients on a project or retainer basis.

Results vary. Many freelancers earn little or nothing at first, and no income is promised.

Who it suits

Self-starters who manage time well, communicate clearly and can handle finding their own work.

How people get started

Most freelancers start with skills they already use at work, land a first client from their network and build from referrals.

Step-by-step plan

1. Define your service and ideal client.
2. Check whether your field needs a license.
3. Build a few portfolio samples.
4. Set your rate from your own costs, taxes and unpaid time.
5. Write a proposal and agreement template.
6. Tell your network what you offer.
7. Set up invoicing and bookkeeping.
8. Plan estimated taxes (irs.gov/businesses/small-businesses-self-employed/estimated-taxes).

Skills to learn first

Setting a rate that covers taxes and unpaid time, writing proposals, retainers and tracking your hours.

- Rate setting
- Proposal writing
- Scope management
- Time tracking
- Self-employment taxes

← Back to all businesses

Freelancer & Consultant: licensing, safety and setup

LICENSING POINTERS

Most freelance work doesn't need a special license, but some professions do. Check your state and local rules for your field.

Most freelance work needs no special license, but some fields do. See the IRS on self-employment tax and estimated taxes.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Professional liability (errors and omissions)
- General liability if clients ask

Equipment and tools to research

- Computer and software for your field
- Invoicing tool
- Time tracker

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 Define service ±0 License check
Week 2	±0 Portfolio samples ±0 Rate from your numbers
Week 3	±0 Proposal and agreement ±0 Bookkeeping setup
Week 4	±0 Network outreach ±0 First proposals

← Back to all businesses

Freelancer & Consultant: customers, mistakes and quality

How people find their first customers

- Former employers and coworkers
- Your professional network
- Referrals
- Portfolio and profile sites

Common beginner mistakes

- Underpricing to win work
- No written scope
- Forgetting taxes
- Relying on one client

Quality red flags

- Scope creep
- Late payments
- Missed deadlines

Questions to ask yourself before you commit

±0 Do I have a safety net for slow months?

±0 Which clients do I want?

±0 Can I sell my own work?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Freelancer & Consultant: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

My service

Ideal client

My rate inputs

Unpaid hours per week

Tax set-aside plan

Agreement template

First 10 contacts

Portfolio pieces

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Freelance Rate Calculator & Consulting Proposal Template
https://shop.the-ai-collective.com/products/freelance-rate-calculator-consulting-proposal-template

Freelance Rate Calculator, Retainer & Invoice Bundle
https://shop.the-ai-collective.com/products/freelance-rate-calculator-retainer-bundle

ONLINE BUSINESS · SECTION 16 OF 19

Etsy & Online Seller

> Making or sourcing products and selling them online through a marketplace or your own store.

Etsy is a trademark of Etsy, Inc. The Collective isn't affiliated with or endorsed by Etsy.

Who it suits

Creative, organized people who enjoy product photography, writing listings and customer service.

How people get started

Sellers often start with a small product line, test listings and photos, and expand what sells.

Step-by-step plan

1. Choose a small, focused product line.
2. Calculate true cost per item: materials, time, platform fees, shipping and packaging.
3. Read the platform's seller policies.
4. Check sales tax and local licensing.
5. Take clear photos and write keyword-rich listings.
6. Set shipping and return policies.
7. Launch with a simple marketing calendar.
8. Track what sells and adjust.

Skills to learn first

True cost per item including platform fees and shipping, listing SEO and a launch marketing plan.

- True cost per item
- Listing SEO
- Product photography
- Shipping and packaging
- Customer service

← Back to all businesses

Etsy & Online Seller: licensing, safety and setup

LICENSING POINTERS

Check your state's sales tax rules and local business licensing. Read the platform's seller policies before you list.

Check your state's sales tax rules and local licensing. Follow the platform's policies and FTC advertising rules.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Product liability (ask a licensed agent, especially for items used on the body or by children)
- Ask about home-business coverage

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- Camera or phone
- Packaging supplies
- Shipping scale
- Inventory tracker

Week-by-week getting-started plan

Week 1	±0 Pick products ±0 Cost per item
Week 2	±0 Policies and sales tax ±0 Photos
Week 3	±0 Listings ±0 Shipping setup
Week 4	±0 Launch ±0 Marketing calendar

← Back to all businesses

Etsy & Online Seller: customers, mistakes and quality

How people find their first customers

- Marketplace search
- Social media
- Friends and local markets
- Repeat customers

Common beginner mistakes

- Pricing without fees and shipping
- Too many products at once
- Poor photos
- Ignoring sales tax

Quality red flags

- Negative reviews about quality
- Late shipments
- Listing policy violations

Questions to ask yourself before you commit

±0 Can I produce consistently?

±0 What's my niche?

±0 How will I handle returns?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Etsy & Online Seller: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Products

Cost per item inputs

Platform fees (from the platform)

Shipping method

Sales tax registration

Return policy

Launch date

Marketing channels

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Pricing Calculator & Profit Tracker for Etsy Sellers
https://shop.the-ai-collective.com/products/pricing-calculator-profit-tracker-for-etsy-sellers

Shop Launch Checklist & 90-Day Marketing Calendar
https://shop.the-ai-collective.com/products/shop-launch-checklist-marketing-calendar-for-etsy-sellers

ONLINE BUSINESS · SECTION 17 OF 19

Content Creator & Influencer

> Creating content for an audience and partnering with brands for sponsorships, affiliate deals or your own products.

Results vary. Many creators earn little or nothing, and no income or audience growth is promised.

Who it suits

Consistent creators who enjoy a niche and want to build trust with an audience.

How people get started

Creators usually build an audience around one niche before pitching brands.

Step-by-step plan

1. Pick one niche.
2. Post consistently.
3. Learn your platform analytics.
4. Build an honest media kit.
5. Learn FTC disclosure rules.
6. Set your rate inputs.
7. Write clear deal terms.
8. Track deals and taxes.

Skills to learn first

How to present your audience honestly, set sponsorship rates and write clear deal terms.

- Content planning
- Analytics
- Honest audience presentation
- Disclosure rules
- Deal terms

← Back to all businesses

Content Creator & Influencer: licensing, safety and setup

LICENSING POINTERS

The FTC requires clear disclosure of paid or sponsored content. See the FTC's Disclosures 101 for Social Media Influencers at ftc.gov.

The FTC requires clear disclosure of paid or sponsored content (ftc.gov, Disclosures 101 for Social Media Influencers).

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Ask about media liability if you review products

Equipment and tools to research

- Camera and microphone
- Editing software
- Content calendar

Get current quotes yourself. This guide doesn't list prices.

Week-by-week getting-started plan

Week 1	±0 Choose niche ±0 Content plan
Week 2	±0 Post consistently ±0 Learn analytics
Week 3	±0 Media kit ±0 Disclosure check
Week 4	±0 Pitch brands ±0 Deal terms

← Back to all businesses

Content Creator & Influencer: customers, mistakes and quality

How people find their first customers

- Brands you already use
- Inbound inquiries
- Agencies and networks

Common beginner mistakes

- Inflating audience numbers
- Skipping disclosures
- Vague deal terms

Quality red flags

- Brands asking you to hide sponsorships
- Late payments
- Unclear usage rights

Questions to ask yourself before you commit

±0 Do I enjoy creating consistently?
±0 What's my niche?
±0 Which brands fit my audience?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Content Creator & Influencer: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Niche

Platforms

Posting schedule

Audience facts (from my analytics)

Rate inputs

Disclosure method

Brands to pitch

Deal terms checklist

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Influencer Media Kit Template & Brand Sponsorship Rate Card
https://shop.the-ai-collective.com/products/influencer-media-kit-template-brand-sponsorship-rate-card

GETTING STARTED · SECTION 18 OF 19

Side Hustle Starter

> Testing a small business idea on nights and weekends while you keep your main job. It might be a service (tutoring, pet sitting, cleaning, odd jobs), a product (crafts, resale) or a skill (writing, design, bookkeeping).

Results vary; many side businesses earn little or nothing. No income is promised.

Who it suits

People who want to test an idea with limited risk, can protect a few hours each week and are willing to track money carefully from the first sale.

How people get started

Most side hustles start small, on nights and weekends, to test an idea before it becomes a full business.

Step-by-step plan

1. Write down two or three ideas and pick the one you can test fastest with skills you already have.
2. Read your employment agreement and handbook for rules on outside work, conflicts of interest and use of company equipment.
3. Check local licensing and any home-occupation rules for your idea.
4. Set a weekly time budget you can keep without hurting your job, health or family.
5. Open a separate account or at least a separate tracker, and record every dollar in and out from day one.
6. Set aside a share of each payment for taxes; ask a tax professional what share fits you.
7. Make one simple offer, tell your network and get your first paying customer.
8. After 30 days, review your time, money and enjoyment and decide whether to continue, change or stop.

Skills to learn first

Time budgeting, tracking side income and setting aside money for taxes from the first sale.

- Time budgeting and protecting your energy
- Tracking income, expenses and mileage
- Self-employment tax and estimated tax basics (IRS Self-Employed Tax Center)
- Writing a simple, honest offer
- Asking for referrals and reviews

← Back to all businesses

Side Hustle Starter: licensing, safety and setup

LICENSING POINTERS

Side income is generally taxable. See the IRS Self-Employed Tax Center and check local licensing for your service.

Find it at irs.gov/businesses/small-businesses-self-employed, along with IRS pages on estimated taxes and self-employment tax.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Ask whether your homeowner or renter policy covers business activity at home
- Ask about general liability if you work in clients' homes
- Ask about commercial auto if you drive for the side business
- Ask about product liability if you sell physical products

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- A tracker spreadsheet for income, expenses and mileage
- A separate bank account
- A simple calendar to block side-hustle hours
- Any tools your specific idea needs

Week-by-week getting-started plan

Week 1	±0 Pick one idea ±0 Check your employment agreement ±0 Check local licensing
Week 2	±0 Set your time budget ±0 Set up your tracker and account ±0 Plan your tax set-aside
Week 3	±0 Write your offer ±0 Tell your network
Week 4	±0 Serve your first customers ±0 Ask for feedback ±0 Review the 30 days

Side Hustle Starter: customers, mistakes and quality

How people find their first customers

- Friends, family and coworkers (if your employer allows it)
- Neighborhood and community groups where promotion is allowed
- Online marketplaces suited to your idea
- Referral requests after each happy customer

Common beginner mistakes

- Trying several ideas at once
- Not tracking money from the first sale
- Forgetting to set aside money for taxes
- Breaking an employer's outside-work policy
- Saying yes to more hours than you can keep

Quality red flags

- Burnout or missed sleep
- Your main job performance slipping
- Customers waiting on slow replies
- Not knowing whether you're making or losing money

Questions to ask yourself before you commit

±0 How many hours can I give each week without strain?
±0 What would make this test a success after 30 days?
±0 What will I do if it doesn't work?
±0 Does my employer allow this?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

Side Hustle Starter: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

My idea

Hours I'll give each week

Employer policy notes

Licensing I need

My price inputs (time and costs)

Tax set-aside plan

30-day goal

First 10 people to tell

Review date

My startup checklist

±0 Structure chosen and business registered (and a DBA if needed)
±0 EIN from irs.gov/ein
±0 Business bank account open
±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

Side Hustle Starter Tracker
https://shop.the-ai-collective.com/products/side-hustle-starter-tracker-30-day-plan-spreadsheet

Self-Employed Income, Expense & Tax Set-Aside Tracker
https://shop.the-ai-collective.com/products/self-employed-tax-set-aside-tracker-expense-mileage-log-spreadsheet

ANY BUSINESS · SECTION 19 OF 19

AI-Powered Small Business

> Using AI tools to help with repetitive work such as drafting follow-ups, quote replies, scheduling messages, FAQs, social posts and summaries. You stay in charge and review what goes out.

Who it suits

Owners of any business who are willing to test one tool carefully, protect customer data and keep a person reviewing every customer-facing message.

How people get started

Most owners start with one repetitive task, such as follow-ups or quote replies, and test one AI tool on it before adding more.

Step-by-step plan

1. List your repetitive weekly tasks and roughly how long each takes you.
2. Pick one low-risk task to start, such as drafting replies to common questions.
3. Choose a tool and read its privacy terms, data-retention settings and whether your inputs are used for training.
4. Decide what customer information you will never paste into the tool.
5. Write a prompt with context, tone, rules and an example of a good answer.
6. Test it on past examples and fix the prompt until the drafts are reliable.
7. Review and edit every output before it reaches a customer.
8. Track time saved and errors for a few weeks, then add the next task.
9. Write a short AI use policy for yourself or your team.

Skills to learn first

Writing good prompts, checking AI output before it reaches a customer, and protecting customer privacy.

- Writing clear prompts with context and examples
- Checking AI output for wrong facts, made-up details and tone
- Privacy and data handling
- Consent rules for texts, calls and email (Part one)
- Keeping claims true in anything AI writes for you

AI-Powered Small Business: licensing, safety and setup

LICENSING POINTERS

There's no license for using AI, but your industry's rules, privacy laws and consent rules still apply to anything AI writes or sends for you.

There's no license for using AI, but your industry's rules, privacy laws and consent rules still apply to anything AI writes or sends for you. The FTC's advertising guidance (ftc.gov/business-guidance/advertising-marketing) applies to claims in AI-written marketing.

Rules vary by state, county and city. Confirm with your state board or agency before you start. This isn't legal advice.

Insurance to ask about

- Ask about cyber liability coverage
- Ask whether your professional liability covers errors in AI-assisted work
- Ask what your clients' contracts say about AI and data

Get current quotes yourself. This guide doesn't list prices.

Equipment and tools to research

- One AI tool you've vetted
- A prompt library document
- A review checklist
- A log of time saved and errors

Week-by-week getting-started plan

Week 1	±0 List tasks and time ±0 Pick one task
Week 2	±0 Choose a tool ±0 Read privacy terms ±0 Set data rules
Week 3	±0 Write and test prompts ±0 Build a review checklist
Week 4	±0 Use it with review ±0 Track results ±0 Pick the next task

AI-Powered Small Business: customers, mistakes and quality

How people find their first customers

- Use AI to draft follow-ups to leads who gave permission to be contacted
- Draft clear FAQ pages and Google Business Profile posts, then edit them
- Draft review-request messages for happy customers
- Summarize customer questions to improve your offer

Common beginner mistakes

- Sending AI output without reading it
- Pasting private customer data into tools
- Automating texts or calls without consent
- Letting AI make claims you can't prove
- Adding many tools at once

Quality red flags

- Wrong facts, prices or dates in a message
- Messages that sound unlike you
- Customer complaints about tone
- Replies sent outside allowed hours or after an opt-out

Questions to ask yourself before you commit

±0 Which task costs me the most time each week?
±0 Who will review every output?
±0 What data will I keep out of AI tools?
±0 How will I know whether it's actually helping?

Questions to ask a licensing board

- Which license or registration do I need for exactly the work I plan to offer?
- What education, hours or exams are required, and in what order?
- What can I legally do while my application is pending?

Questions for an insurer

- Which coverages are required by law for my work in this state, and which are just recommended?
- What isn't covered by the policy you're quoting?
- Do I need different coverage when I hire my first employee or subcontractor?

Questions for a mentor

- What do you wish you'd known in your first year?
- What mistakes cost beginners the most time or customers?
- How did you find your first customers?

← Back to all businesses

AI-Powered Small Business: my worksheet

Print this page or fill it in on screen. Use only your own numbers and research.

Task to start with

Time it takes now

Tool chosen

Privacy settings checked

Data I'll never share

My prompt

Who reviews output

Results after 4 weeks

Next task

My startup checklist

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±0 Licenses and permits confirmed for my state and city
±0 Insurance quotes in writing
±0 Pricing built from my own numbers
±0 Estimate and agreement templates ready
±0 Bookkeeping and tax set-aside set up

YOUR NEXT STEP

AI Customer Follow-Up & Support Workflow Workbook
https://shop.the-ai-collective.com/products/ai-customer-follow-up-support-workflow-workbook-templates-prompts-tracker

The 30-Prompt Workday: AI Starter Guide
https://shop.the-ai-collective.com/products/the-30-prompt-workday-ai-starter-guide-pdf

← Back to all businesses

NEXT STEPS

Build it faster with The Collective

Every kit in this guide comes from The Collective's Digital Archive: practical spreadsheets, workbooks and study guides you can download and use today.

BROWSE THE FULL ARCHIVE

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https://shop.the-ai-collective.com/products/complete-template-archive-bundle-all-spreadsheet-kits

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https://shop.the-ai-collective.com

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