

New York Business Startup Checklist

A step-by-step guide to launching your business the right way in New York.

Starting a business means juggling state filings, tax registrations, licenses, and insurance — often all at once, and often with deadlines you don't find out about until you've missed them. Use this checklist to track what's done and what's still ahead, and bring it with you to your consultation so we can help close any gaps together.

1. CHOOSE YOUR FOUNDATION

- ☐ **Business structure chosen** — sole proprietorship, partnership, LLC, or corporation — based on liability protection, taxes, and how you plan to grow.
- ☐ **Business name checked** for availability with the NY Department of State before you use it or file anything.
- ☐ **Basic business plan drafted** — even a simple one clarifies your offering, market, and startup costs.

2. REGISTER WITH THE STATE

- ☐ **Formation documents filed** with the NY Department of State (Articles of Organization for an LLC, Certificate of Incorporation for a corporation) — or a Certificate of Assumed Name filed with the county clerk if you're a sole proprietor or partnership using a trade name.
- ☐ **LLC Publication Requirement completed**, if applicable — New York requires new LLCs to publish notice in two newspapers for six consecutive weeks and file a Certificate of Publication within 120 days of formation.
- ☐ **Biennial Statement reminder set** — LLCs and corporations must file this every two years (\$9 fee) to keep your entity in good standing.

3. GET YOUR TAX IDS

- ☐ **Federal EIN obtained** directly from the IRS — needed for banking, hiring, and tax filing.
- ☐ **NY Sales Tax Certificate of Authority obtained**, if you sell taxable goods or services — required before you begin operating, not after.
- ☐ **State tax accounts registered** with the NY Department of Taxation and Finance.

4. LICENSES, PERMITS & LOCATION

- ☐ **Industry-specific licenses and permits** identified and obtained through New York Business Express.
- ☐ **Local licenses and permits confirmed** with your city or county (for example, NYC's Department of Small Business Services).
- ☐ **Zoning and home-occupation rules checked** if you'll be operating out of your home.

5. EMPLOYEES & INSURANCE

- ☐ **Workers' compensation insurance secured** — mandatory for most employers in New York, with limited exceptions.
- ☐ **Disability and Paid Family Leave insurance secured** for your employees.
- ☐ **Unemployment insurance registration completed** with the NY Department of Labor once you hire your first employee.
- ☐ **General liability and business insurance considered** based on your industry and risk.

Note: Insurance and employer registration requirements change based on headcount and industry — confirm your specific obligations before hiring.

6. MONEY & OPERATIONS

- ☐ **Business bank account opened**, kept separate from personal finances.
- ☐ **Bookkeeping or accounting system set up** before your first transaction, not after your first tax season.
- ☐ **Core contracts drafted** — client agreements, vendor agreements, and employment agreements — before you need them.

Ready to Build on Solid Ground?

The state's forms will get you registered — but the right structure, contracts, and protections are what keep your business standing. Schedule a consultation with the Law Offices of Jason G. Krantz, PC, and let's make sure every box on this list is checked correctly.

SCHEDULE YOUR CONSULTATION

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This checklist is provided for general informational purposes only and does not constitute legal advice, nor does it create an attorney-client relationship. Business formation requirements are fact-specific and change over time; please consult a licensed New York attorney before making decisions about your business.