

Separate Your Finances

WHY IT MATTERS

When your personal and business money run through the same account, three things can go wrong



- 1 Tax time becomes a nightmare - every transaction has to be sorted manually
- 2 Your LLC protection can disappear - mixing finances can void your legal separation
- 3 You can't actually tell if your business is profitable

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THE FOUNDATION

- 1 **Open a business bank account**
All income goes in. Brand deals, AdSense, affiliate revenue, sponsorships - everything. All business expenses come out. Nothing personal touches it.
- 2 **Get a business credit card**
Use it for business purchases only. At year end, every expense is already in one place. No guessing, no digging.

HOW TO PAY YOURSELF

- Sole proprietor or single-member LLC: Transfer a set amount to your personal account on a regular schedule (owner's draw)
- S-Corp: Pay yourself a salary through payroll, plus distributions

EITHER WAY - MAKE IT CONSISTENT, MAKE IT SCHEDULED, MAKE IT TRACKABLE.

HABITS THAT MESS IT UP

- Grabbing the business card for personal purchases
- Moving money between accounts with no pattern or documentation
- Letting others access business accounts without clear rules

**The goal isn't perfection.
It's consistency.**

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