

THE FREE 2026 GUIDE

BUSINESS READINESS CHECKLIST

Build the foundation. Organize the money. Strengthen the brand. Grow with a plan.

NO FLUFF. NO PANIC. JUST YOUR NEXT MOVES.

CHECK IT. FIX IT. GROW IT.

Mark each box, count your wins, and use the action plan on page 5.

BUILD WEALTH. STAY ORGANIZED.

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STAGE 01

MAKE IT OFFICIAL

A strong business starts with paperwork that matches reality - everywhere.

01

STRUCTURE + IDENTITY

- ☐ Choose the legal structure that fits your goals, taxes, and risk.
- ☐ Confirm the business name is available before building the brand.
- ☐ Keep the legal name consistent across filings, contracts, and

PIFF CHECK

Your entity choice affects taxes and liability. Get advice before guessing.

02

EIN + BANKING

- ☐ Obtain an EIN when required - directly from the IRS is free.
- ☐ Open a business bank account in the company's legal name.
- ☐ Keep business money separate from personal spending.

PIFF CHECK

Clean separation makes bookkeeping, taxes, and credibility much easier.

03

LICENSES + FILINGS

- ☐ Check city, county, state, and industry license requirements.
- ☐ Calendar annual reports, renewals, permits, and tax deadlines.
- ☐ Keep ownership, address, and registered-agent details current.

PIFF CHECK

BOI rules changed. U.S.-created entities are currently exempt; verify current rules.

04

PROTECTION + RECORDS

- ☐ Use written contracts and clear client terms.
- ☐ Protect important files with secure storage and backups.
- ☐ Review insurance needs for your operations, team, and property.

PIFF CHECK

If the agreement matters, put it in writing - memory is not a filing system.

STAGE 02

KNOW YOUR NUMBERS

Revenue gets attention. Organized records build decisions, tax readiness, and trust.

05

BOOKKEEPING + TAXES

- ☐ Record income and expenses every month - not once a year.
- ☐ Save invoices, receipts, deposits, payroll, and payment records.
- ☐ Know your filing dates and set money aside for taxes.

PIFF CHECK

Your books should clearly show income, expenses, deductions, and credits.

06

CASH-FLOW CONTROL

- ☐ Know the minimum monthly revenue needed to cover expenses.
- ☐ Track unpaid invoices and recurring subscriptions.
- ☐ Maintain a simple budget and emergency reserve target.

PIFF CHECK

Profit on paper can still feel broke if cash arrives late. Watch timing.

07

BUSINESS CREDIT

- ☐ Check business credit profiles for accurate company information.
- ☐ Pay business obligations on time and keep utilization manageable.
- ☐ Use vendor or credit accounts only when they serve the business.

PIFF CHECK

Credit-building is not a shopping spree. Confirm reporting before applying.

08

FUNDING READINESS

- ☐ Define the exact amount needed and what the money will accomplish.
- ☐ Prepare bank statements, tax returns, financials, and projections.
- ☐ Compare cost, payment terms, collateral, and repayment ability.

PIFF CHECK

No legitimate lender can guarantee approval. Read the full deal, not just the headline.

STAGE 03

LOOK READY. OPERATE READY.

Customers decide fast. Make the experience clear, credible, and easy to continue.

09

BRAND + VISIBILITY

- ☐ Use a professional email, clear logo, and consistent business details.
- ☐ Make the offer understandable within 10 seconds.
- ☐ Keep website, Google profile, directories, and social pages

PIFF CHECK

If your information conflicts online, customers - and systems - lose confidence.

10

LEAD JOURNEY

- ☐ Give every page one clear next step.
- ☐ Use a secure form that captures only the information you need.
- ☐ Respond quickly and track where qualified leads come from.

PIFF CHECK

A beautiful site without a next step is digital wallpaper.

11

CUSTOMER TRUST

- ☐ Set expectations for timing, price, communication, and deliverables.
- ☐ Request honest reviews and permission before using testimonials.
- ☐ Make support and complaint resolution easy to find.

PIFF CHECK

Trust grows when the client always knows what happens next.

12

SYSTEMS + SCALE

- ☐ Document repeatable steps for sales, onboarding, service, and follow-up.
- ☐ Assign ownership - even when the entire team is you.
- ☐ Automate reminders and updates without losing the human touch.

PIFF CHECK

Do it once. Document it. Improve it. Then let the system carry the repetition.

STOP GUESSING. PICK YOUR NEXT MOVE.

Choose three priorities. Give each one an owner and a deadline.

PRIORITY	OWNER	DUE DATE	DONE
01			☐
02			☐
03			☐

YOUR READINESS SCORE

____ / 36 BOXES

0-12 START THE FOUNDATION

13-24 BUILD THE SYSTEM

25-32 ALMOST GROWTH-READY

33-36 KEEP IMPROVING

This is a planning score, not a legal, tax, credit, or funding rating.

READY FOR A CLEARER PLAN?

START HERE.

Bring your checklist. PIFF will help you identify the gaps, organize the next steps, and build a smarter path forward.



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