The Ultimate Business Startup Checklist for 2026

LaunchPath Business Advisory
https://launchpathguide.com/

> Use this checklist to move from an idea to evidence, organized records, and a responsible next step. Educational guidance only; verify current legal, tax, licensing, and funding requirements with official sources and qualified professionals.

1. Choose

- [ ] Name the specific customer and problem.
- [ ] Compare at least three business ideas.
- [ ] Estimate the first test cost—not the entire company.
- [ ] Check owner fit: time, skills, access, transportation, and risk tolerance.
- [ ] Define what evidence would make you continue, adjust, or stop.

2. Validate

- [ ] Talk with prospective customers.
- [ ] Ask how they solve the problem today.
- [ ] Ask what the problem costs them.
- [ ] Run a small offer, quote, sample, or pre-sale test.
- [ ] Record responses, objections, price sensitivity, and next steps.

3. Launch the foundation

- [ ] Confirm where the business operates and serves customers.
- [ ] Compare business structures before filing.
- [ ] Check state, county, city, and industry requirements.
- [ ] Check EIN timing and official IRS instructions.
- [ ] Research insurance, contracts, privacy, and customer disclosures.

- [ ] Open appropriate business financial accounts.
- [ ] Separate personal and business spending.

4. Build the customer path

- [ ] Write one clear offer.
- [ ] Publish accurate contact and website information.
- [ ] Set up an eligible Google Business Profile accurately.
- [ ] Choose one primary acquisition channel.
- [ ] Contact potential customers respectfully.
- [ ] Track inquiries, qualified leads, proposals, sales, and money collected.

5. Organize records

- [ ] Choose a bookkeeping routine.
- [ ] Save receipts, invoices, contracts, and bank statements.
- [ ] Reconcile business activity regularly.
- [ ] Track direct costs and recurring obligations.
- [ ] Review available cash and upcoming bills.
- [ ] Keep formation, tax, license, and insurance documents together.

6. Build responsible credit habits

- [ ] Use consistent business identity information.
- [ ] Ask providers about terms, fees, deposits, guarantees, and reporting.
- [ ] Keep new obligations manageable.
- [ ] Pay according to each agreement.
- [ ] Avoid bought tradelines, misrepresentation, and guaranteed-score claims.

7. Prepare for funding conversations

- [ ] Explain who the business serves and what it sells.

- [ ] Collect current financial and operating records.
- [ ] Write a specific use-of-funds plan.
- [ ] Explain how the funds support revenue or operations.
- [ ] Model a lower-than-expected revenue scenario.
- [ ] Compare total cost, repayment frequency, guarantees, collateral, and penalties.
- [ ] Remember: approval and terms are the provider’s decision.

8. Plan the next 90 days

Period	Evidence target	Operating target	Readiness target
Days 1–30			
Days 31–60			
Days 61–90			

Official starting points

- SBA: https://www.sba.gov/business-guide/10-steps-start-your-business
- SBA licenses and permits: https://www.sba.gov/business-guide/launch-your-business/apply-licenses-permits
- SBA startup costs: https://www.sba.gov/business-guide/plan-your-business/calculate-your-startup-costs
- IRS EIN: https://www.irs.gov/businesses/small-businesses-self-employed/get-an-employer-identification-number

LaunchPath next move

Take the free business fit check at https://launchpathguide.com/ and use your result to choose one practical next experiment.