

Getting professional help when you are self-employed is a **smart choice** that can help you reach your goals. Here are some ideas to help you learn...

# HOW TO GET PROFESSIONAL HELP FOR YOUR SMALL BUSINESS

| IF YOU NEED HELP WITH   | THEN LOOK FOR A   | THINGS TO CONSIDER  |
|---|---|---|
| Setting up books<br>Preparing taxes   | Bookkeeper or<br>Accountant                                     | Bookkeepers cost <i>less</i> ;<br>Accountants are licensed.                         |
| Hiring employees<br>Setting up a payroll                                    | Bookkeeper or<br>Accountant or<br>Payroll Service               | Payroll Services<br><i>often cost less</i> because they<br>are payroll specialists. |
| Contracts, Incorporating,<br>Legal disputes                                 | Attorney  | Some specialize<br>in small business law.   |
| Managing risks such<br>as accidents, fire, or theft<br>of business property | Insurance Agency  | “Independent” agents can<br>shop around for the best<br>deal for your situation.    |
| Getting “licensed”<br>to operate your business<br>in a particular location  | Town Clerk or<br>City Clerk                                     | Many cities and towns<br>require certain types of<br>businesses to be licensed.     |
| Writing a Business Plan<br>Getting a Loan<br>Government Contracting         | Community Development<br>Corp. or Small Business<br>Association | CDCs and SBA offer free<br>advice, classes, and special<br>financing programs.      |

**The best way to find a professional who can help you with your business is to ask other business owners who they would recommend.**

Ask at this **free tax site** about other resources to help you make **smart choices** about your small business, or contact:

[www.macdc.org](http://www.macdc.org) Community Development Corps

[www.sba.gov](http://www.sba.gov) Small Business Administration

[www.msccaonline.org](http://www.msccaonline.org) Massachusetts Accountants

[www.massbar.org](http://www.massbar.org) Massachusetts Lawyers

**All Smart Choices tips can be found at [www.Mass211.org](http://www.Mass211.org)**

All figures are based on 2010 tables, and are subject to change.

GIVE. ADVOCATE. VOLUNTEER. LIVE UNITED.™

