

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

www.sba.gov Small Business Administration

www.msccaonline.org Massachusetts Accountants

www.massbar.org Massachusetts Lawyers

All *Smart Choices* tips can be found at www.Mass211.org

All figures are based on 2009 tables, and are subject to change.

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