

Glossary

1099-NEC Tax Form: A tax form you will receive from your client; it reports earnings as an independent contractor or non-employee compensation.

Business Expense: An expense that is ordinary and necessary to operate a business.

Credits: This reduces the amount of tax you owe after you calculate how much tax you owe, dollar for dollar. Examples include Child and Dependent Care Tax Credit and Earned Income Tax Credit (EITC).

Deductions: Expenses incurred that are ordinary and necessary to support the activities of a business.

Employee: Person hired by a company to do work (i.e., opposite of self-employed).

Estimated Taxes: An estimated amount of money you owe in taxes for the upcoming year. The amount you pay in the current year is based on your prior year income.

Home Office: An exclusive area of your home used to conduct business activities such as office administrative tasks and paperwork.

Income: Money earned from work as an employee or business owner.

Independent Contractor/Small Business Owner: A self-employed individual.

IRS Tax Form 1040: Individual federal tax form, filed annually by all US residents.

M/WBE: A certified Minority- and Women-owned Business Enterprise.

New York State Tax Form IT-201: Resident income tax form, filed annually by all NYS residents.

New York City Tax Form NYC-202: NYC Unincorporated Business Tax form, filed annually by single- member LLC's and self-employed individuals.

Payer: Someone who pays someone else for goods or services.

Personal Expense: An expense that is not a business expense.

Qualified Business Income (QBI) Deduction: A tax deduction that allows eligible self-employed and small business owners, like yourselves, to deduct up to 20% of your net income on your tax return.

Recipient: The receiver of a tax form.

Recordkeeping: The process of reviewing and tracking income and expenses during a period of time in order to calculate a profit or loss.

Self-employed Individual: A person who works for themselves, rather than for an employer. They operate their own business or engage in freelance work and manage how and when they do their work.

Sole Proprietor: A person who owns and operates a business under their personal name and Social Security number.

Tax Identification Number (TIN): A number issued by the IRS to identify the taxpayer.

Taxable Business Income: Income that is calculated by subtracting expenses from income during the same period of time. Also known as Net Income or Net Loss.

W-2 Tax Form: A tax form you receive from your employer which reports an employee's earnings at the end of the tax year.

W-4 Tax Form: A tax form you fill out as an employee when you begin work for a company.

W-9 Tax Form: A tax form you fill out as a self-employed individual when you start gig work or other independent contract work.

Unincorporated Business Tax (UBT): Tax applies to sole proprietors, LLCs, and other entity types that are NOT subject to the New York City corporate tax. The NYC UBT rate varies depending on the net income of the business and the entity type.

How Are Self-Employed Individuals Different From Employees?

A **self-employed individual** is someone who works for themselves, rather than for an employer. They operate their own business or engage in freelance work and manage how and when they do their work.

An **employee** is a person who works for an employer in exchange for a set salary. An employee's job duties, work hours, and compensation are set by the terms of their employment.

As a self-employed individual:	As an employee:
<ul style="list-style-type: none">• The company that you provide services for will ask you to fill out a form that will let the IRS know that you are performing work for them as an independent contractor. This is known as a W-9 tax form.• You will be responsible for paying all your own taxes.• You choose when, how and where you work.• You might receive a 1099-NEC at the end of the tax year from companies you provided services to. You will use these forms to report your income when you file taxes.	<ul style="list-style-type: none">• You will fill out a form about your tax situation so that your employer can pay taxes on your behalf. This is known as a W-4 tax form.• Your employer will deduct your taxes from your paycheck.• Your employer will supervise how, when, and where you work.• You will receive a W-2 tax form, which reports your employment income and taxes paid, at the end of the tax year. You will use this form to report your income when you file taxes.

Handout 3

W-4 Tax Form

Note: Image is used for reference only.

Form W-4 Department of the Treasury Internal Revenue Service	Employee's Withholding Certificate Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.	OMB No. 1545-0074 2023
Step 1: Enter Personal Information	(a) First name and middle initial _____ Last name _____ Address _____ City or town, state, and ZIP code _____	(b) Social security number _____ Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov .
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)	
Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, other details, and privacy.		
Step 2: Multiple Jobs or Spouse Works	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do only one of the following. (a) Reserved for future use. (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; or (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate <input type="checkbox"/>	
	TIP: If you have self-employment income, see page 2.	
Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)		
Step 3: Claim Dependent and Other Credits	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 \$ _____ Multiply the number of other dependents by \$500 \$ _____ Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here 3 \$ _____	
Step 4 (optional): Other Adjustments	(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income 4(a) \$ _____ (b) Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here 4(b) \$ _____ (c) Extra withholding. Enter any additional tax you want withheld each pay period 4(c) \$ _____	
Step 5: Sign Here	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete. _____ Employee's signature (This form is not valid unless you sign it.) Date	
Employers Only	Employer's name and address _____	First date of employment _____ Employer identification number (EIN) _____
For Privacy Act and Paperwork Reduction Act Notice, see page 3. Cat. No. 10220Q Form W-4 (2023)		

Handout 4

W-9 Tax Form

Note: Image is used for reference only.

<p>Form W-9 (Rev. October 2018) Department of the Treasury Internal Revenue Service</p>	<p>Request for Taxpayer Identification Number and Certification</p> <p>▶ Go to www.irs.gov/FormW9 for instructions and the latest information.</p>	<p>Give Form to the requester. Do not send to the IRS.</p>
<p>Print or type. See Specific Instructions on page 3.</p>	<p>1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.</p> <p>2 Business name/disregarded entity name, if different from above</p> <p>3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____</p> <p>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p> <p><input type="checkbox"/> Other (see instructions) ▶ _____</p> <p>4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p> <p>5 Address (number, street, and apt. or suite no.) See instructions.</p> <p>6 City, state, and ZIP code</p> <p>7 List account number(s) here (optional)</p> <p>Requester's name and address (optional)</p>	
<p>Part I Taxpayer Identification Number (TIN)</p> <p>Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i>, later.</p> <p>Note: If the account is in more than one name, see the instructions for line 1. Also see <i>What Name and Number To Give the Requester</i> for guidelines on whose number to enter.</p> <p>Social security number</p> <p>____ - ____ - _____</p> <p>or</p> <p>Employer identification number</p> <p>____ - _____</p>		
<p>Part II Certification</p> <p>Under penalties of perjury, I certify that:</p> <ol style="list-style-type: none"> The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and I am a U.S. citizen or other U.S. person (defined below); and The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. <p>Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.</p>		
<p>Sign Here Signature of U.S. person ▶ _____ Date ▶ _____</p>		
<p>General Instructions</p> <p>Section references are to the Internal Revenue Code unless otherwise noted.</p> <p>Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.</p> <p>Purpose of Form</p> <p>An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.</p> <ul style="list-style-type: none"> Form 1099-DIV (dividends, including those from stocks or mutual funds) Form 1099-MISC (various types of income, prizes, awards, or gross proceeds) Form 1099-B (stock or mutual fund sales and certain other transactions by brokers) Form 1099-S (proceeds from real estate transactions) Form 1099-K (merchant card and third party network transactions) Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition) Form 1099-C (canceled debt) Form 1099-A (acquisition or abandonment of secured property) <p>Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.</p> <p><i>If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.</i></p>		
<p>Cat. No. 10231X</p>		<p>Form W-9 (Rev. 10-2018)</p>

Handout 5

W-2 Tax Form

Note: Image is used for reference only.

22222		a Employee's social security number		OMB No. 1545-0008				
b Employer identification number (EIN)			1 Wages, tips, other compensation		2 Federal income tax withheld			
c Employer's name, address, and ZIP code			3 Social security wages		4 Social security tax withheld			
			5 Medicare wages and tips		6 Medicare tax withheld			
			7 Social security tips		8 Allocated tips			
d Control number			9		10 Dependent care benefits			
e Employee's first name and initial		Last name		Suff.		11 Nonqualified plans		12a
f Employee's address and ZIP code		13 Statutory employee	Retirement plan	Third-party sick pay	12b			
		14 Other			12c			
					12d			
15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name		

Form **W-2** Wage and Tax Statement **2023** Department of the Treasury—Internal Revenue Service
 Copy 1—For State, City, or Local Tax Department

Handout 6

1099-NEC


Note: Image is used for reference only.

<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-0116 Form 1099-NEC (Rev. January 2022) For calendar year 20 ____		Nonemployee Compensation	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.					
PAYER'S TIN	RECIPIENT'S TIN	1 Nonemployee compensation \$ _____		Copy 1 For State Tax Department	
RECIPIENT'S name		2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>			
Street address (including apt. no.)		3 _____			
City or town, state or province, country, and ZIP or foreign postal code		4 Federal income tax withheld \$ _____			
Account number (see instructions)		5 State tax withheld \$ _____	6 State/Payer's state no. _____		7 State income \$ _____
		\$ _____	_____		\$ _____
Form 1099-NEC (Rev. 1-2022)		www.irs.gov/Form1099NEC		Department of the Treasury - Internal Revenue Service	

New York State Tax Form IT-201

Note: Image is used for reference only.

See [updated information](#) for this form on our website.



Department of Taxation and Finance

Resident Income Tax Return

New York State • New York City • Yonkers • MCTMT

IT-201

For the full year January 1, 2018, through December 31, 2018, or fiscal year beginning ... 18
and ending ...

For help completing your return, see the instructions, Form IT-201-I.

Your first name	MI	Your last name (for a joint return, enter spouse's name on line below)	Your date of birth (mmddyyyy)	Your social security number
Spouse's first name	MI	Spouse's last name	Spouse's date of birth (mmddyyyy)	Spouse's social security number
Mailing address (see instructions, page 14) (number and street or PO box)			Apartment number	New York State county of residence
City, village, or post office	State	ZIP code	Country (if not United States)	School district name
Taxpayer's permanent home address (see instructions, page 14) (number and street or rural route)			Apartment number	School district code number
City, village, or post office	State	ZIP code	Taxpayer's date of death (mmddyyyy)	Spouse's date of death (mmddyyyy)
	NY		Decedent information	

A Filing status (mark an **X** in one box):

① Single

② Married filing joint return (enter spouse's social security number above)

③ Married filing separate return (enter spouse's social security number above)

④ Head of household (with qualifying person)

⑤ Qualifying widow(er)

B Did you itemize your deductions on your 2018 federal income tax return? Yes No

C Can you be claimed as a dependent on another taxpayer's federal return? Yes No

H Dependent information (see page 16)

First name	MI	Last name	Relationship	Social security number	Date of birth (mmddyyyy)

If more than 7 dependents, mark an **X** in the box.

D1 Did you have a financial account located in a foreign country? (see page 15) Yes No

D2 Yonkers residents and Yonkers part-year residents only:

(1) Did you receive a property tax relief credit? (see page 15) Yes No

(2) Enter the amount00

D3 Were you required to report, any nonqualified deferred compensation, as required by IRC § 457A on your 2018 federal return? (see page 15) Yes No

E (1) Did you or your spouse maintain living quarters in NYC during 2018? (see page 15) Yes No

(2) Enter the number of days spent in NYC in 2018 (any part of a day spent in NYC is considered a day).....


F NYC residents and NYC part-year residents only (see page 15):

(1) Number of months you lived in NYC in 2018

(2) Number of months your spouse lived in NYC in 2018

G Enter your 2-character special condition code(s) if applicable (see page 15)

201001180094



For office use only

Business Income and Expenses

This handout gives scenario examples and criteria to help you identify if income and expenses are **business** OR **personal**.

Scenario Examples



Example 1: Gina is moving to a new apartment where she will have room for a home office. She hosts a moving sale to get rid of things she doesn't need around the house. People pay with Venmo for her things. Is the income collected from her sale considered business or personal income?

Answer: Personal Income.

The information provided indicated Gina is selling things around the house, which are her **personal** items. If she sold things solely from her home office, then it would be business income.



Example 2: Jamal is a filmmaker. He is travelling to a small town 50 miles from his studio to shoot a film for a client. He is taking the train to get to the filming site. Is his train fare a business expense?

Answer: Business Expense.

Jamal wouldn't take the train at all if it weren't for the fact that he had a scheduled film shoot for a client. It was **necessary** for his business that he took the train to get to the filming site.



Example 3: Dale is a personal trainer. When he's at the gym with clients, he's too busy to record bookkeeping entries, so he has a desk at home to regularly track all invoices and expenses. Are Dale's expenses for bookkeeping supplies a business expense?

Answer: Business Expense.

Dale **needs** bookkeeping supplies to run his business and he **regularly** does business bookkeeping at his desk. This makes the expense both necessary and ordinary, which qualifies as a business expense.

Criteria to Determine if Income and Expenses are Business or Personal

It is **business income** if:

- ✓ Income is primary source of income.
- ✓ You depend on it to live on.
- ✓ You intend or have intended to make profit for the services provided.

It is **business expenses** if:

- ✓ You experience any losses when you started the work (e.g., equipment expenses, licenses fees, etc.)
- ✓ Expenses are ordinary or necessary to run your business. An **ordinary** expense example would be paying for software you use regularly for work only. A **necessary** expense example would be a car purchase to be a rideshare driver.

NYC Free Tax Prep for Self-Employed Filers Toolkit: Income and Expense Trackers

These **income and expense trackers** will help you keep your self-employment cash flow organized, so you can be well-prepared for your tax appointment at the end of the year. You will need this information to complete your Schedule C form.

This toolkit has two pages (in landscape format):

- **Income Tracker:** This sheet is where you track the money that you earn. When you receive a payment, log the date, and fill in all the details. Print out another sheet whenever you run out of space. Make sure to keep a record of payment.
- **Expense Tracker:** This sheet is where you will keep track of any money you spend on your business. For each business cost, log the date, and add details. Print out another sheet whenever you run out of space. Make sure to save your receipts.

The **Schedule C Category / Expenses List:**

1. Advertising and Promotion
2. Car and Truck Expenses
3. Contract Labor
4. Legal and Professional Services
5. Office Expense
6. Supplies
7. Taxes and Licenses
8. Travel
9. Business Meals
10. Wages
11. Home Office Deduction Percentage = Square footage of home business use divided by square footage of total home
12. Other Expenses

If you have any questions about tracking your income or expenses, get in touch with one of our free in-person specialized tax prep providers for self-employed filers at nyc.gov/taxprep.

Income Tracker

Date	Name of Person or Entity Paying	Income Description	Means of Payment (cash, check, direct deposit, app)	Location of Proof of payment	Income Earned (\$)
Total					

Expense Tracker

Date	Name of Person or Entity Paid	Description of Expense	Schedule C Category (see list)	Receipt (Y/N)?	Cost (\$)
Total					

Recordkeeping Practice

Review the **sample bank statement** below and complete the following:

1. Write a B next to each business expense.
2. Write a P next to each personal expense.
3. Use the income and expense tracker to track all business income and expenses.
4. Calculate Abe's net (taxable) income for the Month of March by subtracting all his business expenses from his business income.

Bank Name 123 Street Fake City, NY 12345		
Statement Date: March 1, 2023 through March 31, 2023		
Account Holder Name: Abe Smith 456 Street Fake City, NY 12345		
Checking Summary		
Beginning Balance		\$500.00
Deposits and Additions		\$4,500.00
Checks Paid		-\$200.00
Electronic Withdrawals		-\$1,180.00
Fees		-\$25.00
Ending Balance		\$3,595.00
Deposits and Additions		
Date	Description	Amount
03/06	TaskRabbit Deposit	\$1,100.00
03/15	TaskRabbit Deposit	\$100.00
03/22	Upwork Deposit	\$3,300.00
Total Deposits and Additions:		\$4,500.00
Checks Paid		
Check Number 1122	Date Paid 03/13	\$200.00
Electronic Withdrawals		
Date	Description	Amount
03/01	Efax.com	\$25.00
03/10	Staples	\$125.00
03/15	NYC Taxi	\$30.00
03/15	UberEats	\$25.00
03/17	Pizza Spot	\$31.00
03/17	Zara	\$225.00
03/18	TaskRabbit Fee	\$125.00
03/18	Office Depot	\$40.00
03/18	Adobe	\$35.00
03/19	Department of Licenses	\$500.00
03/30	Bank Fee	\$19.00
Total Electronic Withdrawals:		\$1,180.00

Sample Profit and Loss Statement

Abe Smith – Gig Worker Profit and Loss Statement March 2023	
Income	
Service fee income	\$4,500.00
TOTAL INCOME:	\$4,500.00
Expenses	
Office supplies	\$165.00
Computer tools and software	\$35.00
Utilities	\$100.00
Advertising	\$125.00
Employee meals	\$56.00
Bank fees	\$19.00
Travel	\$30.00
Licenses and fees	\$500.00
TOTAL EXPENSES:	\$1,030.00
NET INCOME:	\$3,470.00

Handout 12

Profit and Loss Spreadsheet Template

Note: Example numbers used are not related to prior handouts.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL
Service Income	5000	5	0	1000	2000								8005
Tax Deductions													
Office supplies													
Fees and commissions	200	5000											5200
Professional Development													
Computer and software expenses													
Accessories (e.g., chargers, cables)													
Business taxes and licenses													
[Add other categories as needed, depending on your area of work]													
Other expenses													
Total Tax Deductions	200	5000	0	0	0	0	0	0	0	0	0	0	5200
NET INCOME	4800	-4995	0	1000	2000	0	0	0	0	0	0	0	2805
Quarterly Taxes													
Planned Income			5000										
Actual Income			7000										
Difference			2000										

Document Checklist When Applying for a Loan

Below is a list of basic items you will need if you want to apply for a loan to grow your small business. You will need different items based on your business’s legal structure.

	Sole Proprietorship	All Other Business Types
Tax Documents		
Personal tax returns for the past two years	✓	✓
Title deeds on personal real estate as possible collateral (if applicable)	✓	✓
Business tax returns for the past two years		✓
Business Financial Statements (Proof of Business Activity)		
Bank statements from the previous six months. Personal and business bank statements, as applicable.	✓	✓
Current balance sheet	✓	✓
Profit and loss statement for the past year	✓	✓
Accounts receivable statement (if applicable)	✓	✓
Payroll records from the past six months (if applicable)		✓
Legal Business Documentation		
Tax ID number / Employee Identification Number (EIN) on your W-9 tax form	✓	✓
All relevant business licenses and permits (if applicable)	✓	✓
Articles of Incorporation, Shareholders Agreement, LLC Agreement, Partnership Agreement, Doing Business As filing, or similar business documents		✓

Referral Resource List for Self-Employed Filers

TAX FILING RESOURCES

Internal Revenue Service (IRS)

- Apply for an EIN (Employer Identification Number) to file and pay your self-employed and small business taxes.
irs.gov/ein
- Pay your tax estimates online, set-up a payment plan, and make other types of individual tax payments.
irs.gov/payments
- Read the Basics of Estimated Taxes for Individuals to understand the estimated tax system.
irs.gov/factsheets
- Get free resources to help you understand how federal taxes are calculated and paid when starting and operating a small business.
irs.gov/smallbiz

NYC Department of Consumer and Worker Protection (DCWP)

- Use NYC Free Tax Prep to file for free.
nyc.gov/taxprep

NYC Department of Finance

- Access resources for self-employed and small business owners and pay NYC business taxes electronically.
nyc.gov/finance

NYS Department of Taxation and Finance

- Learn about your tax filing requirements. The free courses educate you about how to navigate your new method of earning income and all things tax to look out for and think about when starting a business in New York State.
tax.ny.gov

RESOURCES TO HELP GROW YOUR BUSINESS AND BUILD ASSETS

NYC Department of Consumer and Worker Protection (DCWP)

- Apply for a DCWP license, get inspection checklists, and other business resources.
nyc.gov/businesstoolbox
- Learn about worker protection laws, freelancer's rights, and employer responsibilities.
nyc.gov/workers
- Get free one-on-one professional financial counseling at an NYC Financial Empowerment Center.
nyc.gov/talkmoney

NYC Small Business Services (SBS)

- Get connected with free resources and services you need to start, operate, and grow your business, including legal assistance, M/WBE certification and training, and more.
nyc.gov/nycbusiness
- Sign up for free business courses to help start, operate, and grow your business.
nyc.gov/businesscourses
- Get help securing the financing you need to start or grow your business.
nyc.gov/financingassistance