

# LLC Starter Guide (New Jersey)

This guide highlights the key steps to form your LLC in New Jersey, based on the official process outlined on the New Jersey business portal. It is not intended to be all-inclusive and may vary depending on your specific business situation.

## **Create Your NJ Business Account:**

<https://account.business.nj.gov/login>

Click: "Don't have an account? Sign up and link your myNewJersey account" to begin the registration process.

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## **1. Business Plan (Optional)**

A business plan is *not* required to form an LLC in New Jersey. While it can be helpful for strategic planning or funding, it's not necessary for state registration.

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## **2. Choose a NAICS Code**

For general consulting businesses, use **NAICS Code 541618 – Other Management Consulting Services** when asked during registration.

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## **3. Select a Business Structure**

For most new business owners, forming an **LLC (Limited Liability Company)** is a popular choice.

 The state filing fee for forming an LLC in New Jersey is **\$125**.

*This guide focuses on setting up an LLC, which is ideal for many solo consultants or small business owners.*

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## **4. Choose and Register Your Business Name**

Check your business name availability first at the [New Jersey Business Name Search Portal](#)

- Enter your desired name and make sure it's not already in use or too similar to another business.

- You can optionally reserve the name if you're not ready to file right away.
- If using initials or abbreviations, there typically aren't conflicts — but it's still smart to confirm.

*You may want to speak with an attorney to confirm there are no trademark or legal conflicts for your specific use.*

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## 5. Apply for an EIN (Employer Identification Number)

Apply online at [irs.gov](https://irs.gov)

- Free and takes about 10 minutes
  - Available Monday–Friday, 7 AM–10 PM EST
  - Must complete the application in one session
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## 6. Register for State Taxes

Register your business for taxes through the [NJ Division of Revenue Business Registration](#)

- This is required for most businesses, especially if you plan to collect sales tax, hire employees, or are subject to state payroll taxes.
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## 7. Open a Business Bank Account

- Keeps business and personal finances completely separate (very important for legal and tax reasons)
- You can usually open an account at **your current bank** — easy, familiar, and convenient
- Or explore business banking options like **Relay**, **Bluevine**, or **Chase Business Checking**
- Some banks may also ask for an Operating Agreement, especially for multi-member LLCs. It's a good idea to have one prepared just in case. If you don't have one yet, you can draft one using the template in the next section — or I can provide one for you.

 Need an Operating Agreement?

Download a free customizable template here:

 [Operating Agreement Template \(Consulting Business\)](#)

 *I'll help you compare options and get set up the right way.*

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## 8. Obtain Business Insurance

In addition to the insurance requirements outlined by the State of New Jersey, consider the following coverage options to further protect your business:

- **Business Owner's Policy (BOP)** – Combines general liability and property coverage into one package.
- **Cyber Liability Insurance** – Important if you collect sensitive customer data or operate online.

 *I can connect you with insurance partners or help you figure out what coverage makes the most sense for your business.*

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## **Let's Build Your Business the Right Way**

At **MackBooks**, I take the guesswork out of your business setup and finances. From formation to monthly support, I've got your back.

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