

Personal & Business Money Separation Checklist

Open the account. Point one income source at it.

Before You Go

- Decide: existing bank, or a local credit union
- Have your name and, if applicable, business name ready
- You do NOT need an LLC to open this account

Questions to Ask

- Is there a monthly fee, and what waives it?
- Is mobile deposit included?
- How fast does the debit card arrive?

This Week's Move

- Open one dedicated account
- Point one payment app or client toward it
- Deposit any cash within 1–2 days of receiving it

From *Side Hustle Banking & Building Wealth* — Chapter Two — Separating Your Money Before It Separates You
• "Habit, Not Hobby" podcast

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