

WiFilings

The Wisconsin Small Business Starter Toolkit

Everything you need to launch, set up, and stay compliant

Built for Wisconsin owners by a Wisconsin owner

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A Quick Note Before You Start

If you've ever Googled "how to start a business in Wisconsin" and ended up with thirty browser tabs open, this toolkit is for you.

I built Wi Filings because I watched too many Wisconsin business owners pay national services hundreds of dollars for things the state will do for \$130, or skip steps that bite them six months later. This toolkit is the version of that information I wish I'd had when I started my own LLCs.

This is the complete toolkit, free and public — the same content available on wifilings.com. There's no required email gate to use it. The checklists work whether you ever talk to me or not — and that's the point. If you find it useful and decide you'd rather have someone else handle the filings, my address and phone are at the back.

Use what helps. Ignore what doesn't. And good luck out there.

— Darius F. Sanders

Milwaukee, WI

How to use this toolkit

Each section is a self-contained checklist. You don't have to read in order — jump to whichever step you're stuck on. Boxes on the left are designed to be checked off as you go. Every dollar figure is current as of 2026 and based on actual Wisconsin DFI and IRS published rates.

What's Inside

1. Wisconsin LLC Formation Checklist
2. EIN (Tax ID) Application Walkthrough
3. Business Banking — What to Look For in Wisconsin
4. Free Website Setup Guide (DIY Path)
5. Google Business Profile Setup Guide
6. AI Tools for Small Businesses — Curated Short List
7. Wisconsin Compliance Calendar
8. Common Mistakes Wisconsin Owners Make (and How to Avoid Them)
9. When to Bring in Help — And Who to Trust

1. Wisconsin LLC Formation Checklist

Forming an LLC in Wisconsin is one of the cheaper and faster processes in the country. The whole thing can be done in under an hour of focused work, and approval typically lands in 1–5 business days online.

Before You File

- Pick a name. Must include "LLC," "L.L.C.," or "Limited Liability Company." Cannot duplicate an existing Wisconsin entity.
- Search the Wisconsin DFI database to confirm your name is available (free, takes 30 seconds).

- Optional: Reserve the name for 120 days for \$15 if you're not ready to file yet.
- Decide on your registered agent. This must be a person or entity with a physical Wisconsin address available during business hours. Cannot be a P.O. Box.
- Decide on member structure: single-member LLC (one owner) or multi-member LLC (two or more).
- Pick your principal office address. This can be your home — but be aware it becomes public record.

Filing the Articles of Organization

- File online at the Wisconsin DFI website — costs \$130 (paper filing is \$170 and slower; skip it).
- Choose "member-managed" or "manager-managed." Most small LLCs are member-managed.
- List your registered agent's name and Wisconsin address.
- Sign and submit. Approval typically arrives by email within 1–5 business days.

After You're Approved

- Save your Certificate of Status (proof you exist) and your Charter Number.
- Draft an Operating Agreement (see section 9 — Wisconsin doesn't require one but you need it).
- Apply for your EIN (next section).
- Open a business bank account (section 3).
- Add your annual report deadline to your calendar (section 7 — Wisconsin requires this every year).

Watch out
Several national services charge \$300–\$800+ for Wisconsin LLC formation. The actual state fee is \$130. Anything above that is service markup. Know what you're paying for.

2. EIN (Tax ID) Application Walkthrough

An EIN is your business's Social Security number. You need one to open a bank account, hire employees, file taxes as an LLC or corp, and sign most B2B contracts. The IRS issues them for free — never pay a third party more than \$50 for an EIN.

Before You Apply

- Your LLC must already be approved by the Wisconsin DFI. The EIN application asks for your legal entity name.
- Have your SSN or ITIN ready (the IRS calls this the "responsible party").
- Know your business address and the date your LLC was formed.

How to Apply (Free, 10–15 Minutes)

Go to irs.gov and search "Apply for an EIN online."

The online tool runs Monday–Friday, roughly 7 AM to 10 PM Eastern. Don't try on weekends or holidays.

Select "Limited Liability Company," enter your state (Wisconsin), and the number of members.

Pick your reason: most likely "Started a new business."

Enter your business info exactly as it appears on your Wisconsin DFI Articles of Organization.

At the end, download your EIN confirmation letter (CP 575) immediately. The IRS does not email this — if you close the window without downloading, you'll need to request it by mail and it takes weeks.

Foreign owners

If you don't have an SSN or ITIN, you can't use the online tool. You'll need to fax or mail Form SS-4 to the IRS. The IRS typically processes faxed applications in about 4 business days when a return fax number is provided; mailed applications can take about 4 weeks or longer. Plan accordingly.

After You Get Your EIN

- Save the CP 575 letter in at least two places (cloud + local). Banks will ask for it.
- Use the EIN — not your SSN — on all business paperwork going forward.
- Add it to your operating agreement and tax records.

3. Business Banking in Wisconsin

Mixing personal and business money is the fastest way to lose the LLC liability protection you just paid to set up. Open a separate business account — even if you're a one-person operation with \$50 in revenue.

What You Need to Open an Account

Your Wisconsin DFI Certificate of Status or Articles of Organization

Your EIN confirmation letter (CP 575)

Your Operating Agreement (most banks ask, even though Wisconsin doesn't require one)

Your government-issued ID

An opening deposit — usually \$25–\$100

What to Compare

Feature	Why it matters
Monthly fee	Should be \$0 or waivable with a low balance for new businesses
Transaction limits	Free transactions per month — important if you process many small payments
Cash deposit limits	Critical for any retail/service business that takes cash
Wire transfer fees	\$15–\$45 per outgoing wire — adds up if you pay contractors
Integration with QuickBooks/Stripe	Saves hours of bookkeeping later
Local branch access	Useful for cash deposits, signature guarantees, problem resolution
Mobile check deposit	Standard now, but verify the daily limit

Wisconsin Options Worth Considering

Three categories, each with tradeoffs:

Local credit unions: Landmark, Summit, UW Credit Union. Lowest fees, best customer service, but fewer business products and slower tech.

Regional banks: Associated Bank, North Shore Bank, Town Bank. Good middle ground — physical branches, decent online tools, business loan products if you grow.

Online business banks: Mercury, Relay, Bluevine. Best for software/SaaS businesses. No physical branches, harder for cash businesses, faster account opening (often same-day).

Decision shortcut

Cash-heavy business (restaurant, retail, trade)? Use a local credit union or regional bank. Online/SaaS/consulting? Use Mercury or Relay. Mixed? Regional bank wins.

4. Free Website Setup Guide (DIY Path)

You don't need a website on day one. You need one before customer #20. Here's the DIY path that costs under \$300/year and gets you 80% of what a \$5,000 build delivers — if you're willing to put in 10–20 hours.

Step 1: Pick Your Platform

Platform	Best for	Real cost (yr 1)
Squarespace	Service businesses, portfolios	\$200–360
Wix	Beginners, lots of templates	\$170–290
Shopify	Anyone selling products	\$360+
WordPress + Bluehost	Content/blog-driven, max flexibility	\$120–250
Carrd	One-page landing, super simple	\$19
Webflow	Designers who want pixel control	\$180–290

Step 2: Buy Your Domain

- Buy from Cloudflare Registrar or Porkbun — both sell at wholesale (~\$10/year for a .com).
- Avoid GoDaddy retail pricing and Squarespace's bundled domain — you'll pay 2–3x.
- Get the .com if available. .net and .co are fine fallbacks. Skip .biz, .info, .online.
- Turn on auto-renew. Losing a domain because of a billing failure is a small disaster.

Step 3: The Pages You Actually Need

Most small business sites need 5–7 pages. More than that and you're procrastinating.

- Home: What you do, who you do it for, one clear call to action.
- Services / Products: What you sell with pricing if possible.
- About: The story. People buy from people — especially locally.
- Contact: Phone, email, address, hours, and a form.

- Reviews / Testimonials: Even three real ones outperforms a stock-photo trust badge.
- Privacy policy + terms: Required if you collect emails or take payment.

Step 4: Make It Findable

- Add your business name, address, and phone (NAP) to the footer of every page — exactly matching your Google Business Profile.
- Write page titles like "[Service] in [City] | [Business Name]" — boring but effective for local search.
- Add alt text to every image (helps SEO and accessibility).
- Submit your site to Google Search Console (free, takes 10 minutes).

When to stop DIYing

If your website is the #1 way customers will find you (e-commerce, lead-gen service businesses, SaaS), the math usually favors hiring someone. If your website is just "the page people check before calling," DIY is fine.

5. Google Business Profile Setup Guide

For most Wisconsin small businesses, your Google Business Profile (GBP) is more valuable than your website. It's free, it appears at the top of local searches, and it's the difference between showing up in Google Maps and being invisible.

Setup Checklist

- Go to business.google.com and click "Manage now."
- Search for your business — if it already exists (Google sometimes auto-creates listings), claim it. Otherwise, create new.
- Enter your business name exactly as it appears legally and on your website. Consistency matters for local SEO.
- Choose a category. Pick the most specific accurate option — "Wisconsin LLC formation service" beats generic "Business service."
- Add your address. If you don't serve customers at your address (e.g., you're a mobile plumber), hide it and set a service area instead.
- Add phone, website URL, and hours.
- Verify your business. Google will mail a postcard with a code (5–14 days) or sometimes offer phone/video verification. Don't skip — unverified profiles get less visibility.

After Verification — What Most Owners Skip

- Upload 10+ photos: Exterior, interior, team, products/services, behind-the-scenes. Photos drive engagement.
- Write a thorough business description: 750 characters, include your city and what makes you different.
- Add services with prices: Even ballpark numbers. Buyers love price transparency.
- Turn on messaging: Customers can text you directly. Faster than email, more personal than phone.
- Post weekly updates: Google rewards active profiles. Even short posts about new offerings count.

- Ask for reviews: Generate your review link from your Google Business Profile dashboard and send it to every happy customer. Aim for 10+ in your first quarter.
- Respond to every review: Positive and negative. Public responses signal that you care.

The single best free marketing move
Most Wisconsin small businesses have an unclaimed or barely-optimized GBP. Spend 2 hours setting yours up properly and you'll outrank competitors who spent \$5,000 on a website but ignored their profile.

6. AI Tools for Small Businesses

There are thousands of AI tools. You need about five. Here's the short list I actually use and recommend, organized by the problem they solve.

Writing and Customer Communication

Claude (claude.ai) or ChatGPT: Drafts emails, proposals, descriptions, FAQs. The free tiers are enough for most owners. Paid plans (~\$20/mo) are worth it if you're using it daily.

Grammarly: Free version catches embarrassing typos in customer emails. Skip the paid version unless you write a lot.

Customer Support and Phones

OpenPhone or Google Voice: Separate business number with AI transcription and voicemail-to-text. \$15/mo or free.

Missed call recovery tools: Auto-text customers when you miss a call. The average small business misses 30–40% of calls. Recovering even half of those is real money.

Bookkeeping and Admin

Wave (free) or QuickBooks Solopreneur (~\$10/mo): Wave is genuinely free for invoicing and basic bookkeeping. QuickBooks is worth it when you outgrow Wave.

Receipt scanning apps: Most banks now include this. Stop saving paper receipts.

Marketing and Content

Canva: Free tier covers logos, social posts, flyers. The AI features (Magic Studio) handle 80% of what a small business needs to design.

Buffer or Later: Schedule social posts in batches. Free tiers exist.

Scheduling and Booking

Circleit.app, Calendly or Cal.com: Customers book directly into your calendar. Free tiers work for most owners.

The trap
Don't buy 15 AI subscriptions in your first year. Pick one tool per category, learn it well, and only add more when a specific bottleneck demands it. Tool-collecting feels productive and isn't.

7. Wisconsin Compliance Calendar

These are the deadlines that actually matter for a Wisconsin LLC. Miss one and you'll either pay a penalty, lose good standing with the state, or trigger an IRS notice. Save this section.

When	What's Due	Who
Annual — quarter you formed	Wisconsin Annual Report (\$25 online, \$40 paper)	Every Wisconsin LLC
April 15	Federal income tax filing (or extension)	Single-member LLCs (Schedule C)
March 15	Partnership return (Form 1065)	Multi-member LLCs
April 15 & quarterly	Federal estimated taxes (Form 1040-ES)	Most owners with profit
April 15 & quarterly	Wisconsin estimated taxes	Same as above, if you owe \$500+/year
January 31	1099s issued to contractors paid \$600+	Any business that hired contractors
January 31	W-2s issued to employees	Any business with employees
Monthly or quarterly	Wisconsin sales tax (if applicable)	Anyone selling taxable goods/services
Varies	BOI report (Beneficial Ownership Info)	Check current FinCEN status — rules have changed

The Wisconsin Annual Report

This is the deadline most owners miss. Wisconsin LLCs must file an annual report every year, due at the end of the calendar quarter you were originally formed in. If you formed your LLC on March 12, your report is due by March 31 every year going forward.

- Set a calendar reminder for the 1st of your renewal quarter.
- Set a backup reminder 7 days before the actual deadline.
- File online — the state fee is \$25. Paper filing is \$40.
- Miss it and your LLC enters "delinquent" status. Miss it long enough and the state administratively dissolves your business — and you lose your liability protection.

BOI Reports — Read carefully

Beneficial Ownership Information (BOI) reporting requirements have changed multiple times due to court rulings. Check the current FinCEN guidance before assuming you do or don't need to file. As of early 2026, requirements differ for domestic vs. foreign entities. When in doubt, consult a CPA or attorney — this is not the place to guess.

8. Common Mistakes Wisconsin Owners Make

Nine years of running my own LLCs and helping others form theirs. These are the ones I see over and over.

1. Using their home address as the registered agent address

Your registered agent address becomes public record. Anyone — competitors, junk mail lists, ex-spouses, internet strangers — can look it up. Use a registered agent service or a separate business address.

2. Skipping the Operating Agreement

Wisconsin doesn't require one. But the moment you have a partner dispute, a banking issue, or a lawsuit, the lack of one is expensive. Even single-member LLCs benefit — courts use the Operating Agreement to verify your business is

real and separate from you personally.

3. Mixing personal and business money

Every personal expense paid from the business account, and every business expense paid from your personal card, weakens the liability shield. This is called "piercing the corporate veil" and Wisconsin courts have done it to plenty of LLC owners.

4. Not tracking expenses from day one

If you wait until tax time to figure out what you spent on the business, you'll miss deductions. Set up Wave or QuickBooks the same week you open your business bank account.

5. Paying \$500+ for things the state charges \$130 for

National services run aggressive upsells. They make formation sound complicated to justify the price. It isn't. The state fee is \$130. Anything above \$250 total is markup.

6. Forgetting the annual report

See section 7. The \$25 you save by skipping it costs \$80+ in late fees, plus the risk of administrative dissolution.

7. Not getting an EIN until they need it

Get it the same week your LLC is approved. You'll need it for banking, contracts, and tax filings — better to have it ready than scrambling at month-end.

8. Hiring help too late

The owners who scale past \$100K in revenue almost always hired a bookkeeper and a CPA before they hit it. The ones who stayed solo and small usually didn't.

9. When to Bring in Help — And Who to Trust

DIY is great for some things and a false economy for others. Here's the rough breakdown.

Things to DIY

LLC formation (if you're a single-member LLC with a simple structure)

EIN application

Opening a business bank account

Setting up Google Business Profile

Basic bookkeeping in Wave or QuickBooks

A simple Squarespace or Wix website

Things to Get Help With

Operating Agreement (multi-member LLCs): Worth a few hundred dollars to an attorney to get right.

Taxes after year 1: A Wisconsin CPA who works with small businesses pays for themselves.

Your website if it's your main lead source: DIY for a brochure site is fine. DIY for a real lead engine usually isn't.

Anything involving employees: Payroll, workers comp, employment law — get help. The penalties for getting it wrong are brutal.

Contracts beyond simple service agreements: Templates are fine until they aren't.

Wisconsin Resources Worth Knowing

Wisconsin SBDC (Small Business Development Center): Free consulting through UW system campuses. Underused.

SCORE Wisconsin: Free mentorship from retired executives. Quality varies but the price is right.

Wisconsin Department of Revenue: Actually helpful phone support for sales tax and withholding questions.

Your local chamber of commerce: Worth the membership fee in most Wisconsin cities for the networking alone.

That's the Toolkit

If you read this far, you have everything you need to launch a Wisconsin LLC, get it set up properly, and stay compliant. Bookmark this PDF and come back to the compliance calendar each year.

If you'd rather have someone handle the filings, registered agent service, or annual reports for you — that's what I do. Below is how to reach me.

Wisconsin LLC Formation & Registered Agent Services

Founded and operated in Milwaukee

Get in touch

Website: WiFilings.com

Phone: (414) 262-6010

Email: info@wifilings.com

Office: 790 N. Milwaukee Street, Suite 300, Milwaukee, WI 53202

Services and pricing

Wisconsin LLC Formation — \$209 all-in (includes year 1 registered agent)

Registered Agent Service — \$169/year

Annual Report Filing — \$75 (includes state fee)

EIN Service — \$49

Operating Agreements and other documents — from \$35

Need a website?

My studio, Vivid Resources, builds production websites and SaaS apps for Wisconsin businesses — starting at \$499. Visit vividresources.net or email info@vividresources.net.

Good luck out there.

— Darius