



How to Get a Business Credit Card (Checklist)

- 1. Check and maintain your personal and business credit.**
 - a. Make sure your credit score meets requirements.
 - b. Build your credit score.

- 2. Research different business credit cards.**
 - a. Consider the type of business you run.
 - b. Compare the different rewards and benefits.
 - c. Look for credit cards that meet your personal credit.

- 3. Prepare your annual revenue reports.**
 - a. Calculate your annual revenue.
 - b. Calculate your income-to-debt ratio.
 - c. Include your personal revenue report.

- 4. Prepare the relevant information and documents.**
 - a. Legally register your business name with the state.
 - b. Form a legal entity.
 - c. Obtain your EIN.
 - d. Submit required information.
 - i. Business contact details.
 - ii. Business industry type.
 - iii. Federal Tax ID.
 - iv. Personal contact information.

- 5. Apply for a business credit card.**
 - a. Apply online for faster results.
 - b. Submit required information to traditional banks.