

#smallbizchat

2011-10-13 to 2011-10-13
330 Twitter search results

62 contributors
311 retweets 115 @replies 119 links

Time	User	Tweet
2011-10-13 12:00 am	karlenesinrob	#SmallBizChat @idCarter I know tonight's event will be great! Sorry I can't attend! Those who can attend, you will learn a lot!
2011-10-13 12:00 am	thehealthmaven	@TaiGoodwin @SmallBizLady - {{ hey ladies}} ready to learn about managing biz credit! #smallbizchat
2011-10-13 12:01 am	SmallBizLady	Tonight on #SmallBizChat 8PM – we chat live with Financial Strategist Iris Carter @corporatefasttrack http://t.co/8MJ63o5c #smallbizchat
2011-10-13 12:02 am	SmallBizLady	Welcome to #SmallBizChat , a weekly conversation where emerging small business owners can get answers to their questions. #smallbizchat
2011-10-13 12:02 am	ckilgore67	RT @SmallBizLady : Tonight on #SmallBizChat 8PM – we chat live with Financial Strategist Iris Carter @corporatefasttrack http://t.co/8MJ63o5c #smallbizchat
2011-10-13 12:02 am	SmallBizLady	Welcome to my co-host for the night Social Media Strategist and Launch While Working Advocate @TaiGoodwin #smallbizchat
2011-10-13 12:02 am	helenantholis	RT @SmallBizLady : Tonight on #SmallBizChat 8PM – Financial Strategist Iris Carter @corporatefasttrack http://t.co/FJSI7u9G #smallbizchat
2011-10-13 12:02 am	SmallBizLady	Q: What's the focus of #Smallbizchat ? A: To end small business failure by helping you succeed as your own boss #smallbizchat
2011-10-13 12:02 am	BarryBirkett	@thehealthmaven : @TaiGoodwin @SmallBizLady Wow, lots of firepower in the #smallbizchat house tonight!
2011-10-13 12:03 am	SmallBizLady	Right now on #SmallBizChat : @idCarter Financial Strategist http://t.co/8MJ63o5c #smallbizchat
2011-10-13 12:03 am	idcarter	Hello All, happy to be here! Got some great information to share #smallbizchat
2011-10-13 12:03 am	SmallBizLady	We are tweeting live with @IdCarter of http://t.co/5SZGKWRC join us http://t.co/8MJ63o5c #smallbizchat
2011-10-13 12:04 am	edmeeroche	RT @SmallBizLady : Q: What's the focus of #Smallbizchat ? A: To end small business failure by helping you succeed as your own boss #smallbizchat
2011-10-13 12:04 am	gogirlfinance	Absolutely! RT @SmallBizLady : We are tweeting live with @IdCarter of http://t.co/78BKdJ5K join us http://t.co/OeMxX1kA #smallbizchat
2011-10-13 12:04 am	Jefree6	RT @SmallBizLady : Tonight on #SmallBizChat 8PM – we chat live with Financial Strategist Iris Carter @corporatefasttrack http://t.co/8MJ63o5c #smallbizchat
2011-10-13 12:05 am	gogirlfinance	RT @edmeeroche : RT @SmallBizLady : Q: Focus of #Smallbizchat ? A: To end small business failure by helping you succeed as your own boss

2011-10-13 12:05 am [SmallBizLady](#) Q1: WHAT DOES IT MEAN TO SEPARATE PERSONAL CREDIT FROM BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:05 am [BlueCanaryWorks](#) ... + **#smallbizchat** = even better!

2011-10-13 12:06 am [idcarter](#) A1a: Personal credit cards, loans, &/or lines of credit are only used for personal purchases. **#smallbizchat**

2011-10-13 12:06 am [CyberJenn](#) Right now on **#SmallBizChat** : [@idCarter](#) Financial Strategist <http://t.co/HPKwQ58M> **#smallbizchat**

2011-10-13 12:06 am [DigitalKaitlyn](#) RT [@SmallBizLady](#): Q1: WHAT DOES IT MEAN TO SEPARATE PERSONAL CREDIT FROM BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:06 am [idcarter](#) A1b: Business credit cards, loans etc are only used to make business purchases. **#smallbizchat**

2011-10-13 12:06 am [DigitalKaitlyn](#) RT [@idcarter](#): A1a: Personal credit cards, loans, &/or lines of credit are only used for personal purchases. **#smallbizchat**

2011-10-13 12:06 am [idcarter](#) A1c: Listings of your business in business bureaus (D&B, Experian & Equifax Biz) is separates business credit. **#smallbizchat**

2011-10-13 12:07 am [TaiGoodwin](#) [@gogirlfinance](#) [@CyberJenn](#) [@DigitalKaitlyn](#) welcome to the chat! **#smallbizchat**

2011-10-13 12:07 am [TaiGoodwin](#) [@BlueCanaryWorks](#) [@Jefree6](#) Thanks for joining! **#smallbizchat**

2011-10-13 12:07 am [CyberJenn](#) RT [@SmallBizLady](#): Q1: WHAT DOES IT MEAN TO SEPARATE PERSONAL CREDIT FROM BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:07 am [SmallBizLady](#) RT [@idcarter](#): A1b: Business credit cards, loans etc are only used to make business purchases. **#smallbizchat**

2011-10-13 12:07 am [DigitalKaitlyn](#) Thank you! very interested in learning tonight! RT [@TaiGoodwin](#): [@gogirlfinance](#) [@CyberJenn](#) [@DigitalKaitlyn](#) welcome to the chat! **#smallbizchat**

2011-10-13 12:07 am [CyberJenn](#) RT [@idcarter](#): A1a: Personal credit cards, loans, &/or lines of credit are only used for personal purchases. **#smallbizchat**

2011-10-13 12:08 am [SmallBizLady](#) Q2: WHY IS IT IMPORTANT TO SEPARATE MY PERSONAL CREDIT FROM MY BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:08 am [CyberJenn](#) [@TaiGoodwin](#) thx Tai, glad to be here **#smallbizchat**

2011-10-13 12:08 am [idcarter](#) A2a: To assure that your business financial status does not impact your personal credit score and vis versa. **#smallbizchat**

2011-10-13 12:08 am [idcarter](#) A2b: Adding biz debt to your personal credit will increase your debt ratio and lower your credit score. **#smallbizchat**

2011-10-13 12:08 am [TaiGoodwin](#) RT [@SmallBizLady](#): Q2: WHY IS IT IMPORTANT TO SEPARATE MY PERSONAL CREDIT FROM MY BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:09 am [idcarter](#) A2c: Your business should be a separate financial entity from you, standing on its own. **#smallbizchat**

2011-10-13 12:09 am [CyberJenn](#) RT [@idcarter](#): A1b: Business credit cards, loans etc are only used to make business purchases. **#smallbizchat**

2011-10-13 12:09 am [TaiGoodwin](#) RT [@idcarter](#): A2a: To assure that your business financial status does not impact your personal credit score and vis versa. **#smallbizchat**

2011-10-13 12:09 am [CyberJenn](#) RT [@SmallBizLady](#): Q2: WHY IS IT IMPORTANT TO SEPARATE MY PERSONAL CREDIT FROM MY BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:09 am [edmeeroche](#) RT [@idcarter](#): A2b: Adding biz debt to your personal credit will increase your debt ratio and lower your credit score. **#smallbizchat**

2011-10-13 12:09 am [munaiyanam](#) RT [@SmallBizLady](#): RT [@idcarter](#): A1b: Business credit cards, loans etc are only used to make business purchases. **#smallbizchat**

2011-10-13 12:10 am [TwtrChat411](#) [@smallbizchat](#) [@smallbizlady](#) [@CathyWebSavvyPR](#) are on **#SmallBizChat** Enjoy!!

2011-10-13 12:10 am [smallbiztrends](#) RT [@idcarter](#) "Adding biz debt to your personal credit will increase your debt ratio and lower your credit score." **#smallbizchat**

2011-10-13 12:10 am [munaiyanam](#) RT [@SmallBizLady](#): Q2: WHY IS IT IMPORTANT TO SEPARATE MY PERSONAL CREDIT FROM MY BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:10 am [SmallBizLady](#) RT [@idcarter](#): A2c: Your business should be a separate financial entity from you, standing on its own. **#smallbizchat**

2011-10-13 12:11 am [CyberJenn](#) RT [@idcarter](#): A2b: Adding biz debt to your personal credit will increase your debt ratio and lower your credit score. **#smallbizchat**

2011-10-13 12:11 am [SmallBizLady](#) Q3: HOW TO DO YOU ESTABLISH BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:11 am [CyberJenn](#) RT [@idcarter](#): A2c: Your business should be a separate financial entity from you, standing on its own. **#smallbizchat**

2011-10-13 12:12 am [idcarter](#) A3a: Establish your business as a separate entity from you personally then acquire a Federal ID for your business **#smallbizchat**

2011-10-13 12:12 am [TaiGoodwin](#) RT [@SmallBizLady](#): Q3: HOW TO DO YOU ESTABLISH BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:12 am [CyberJenn](#) A2a: To assure that your business financial status does not impact your personal credit score and vis versa. **#smallbizchat**

2011-10-13 12:12 am [theKATsimpson](#) RT [@smallbizlady](#): Q1: WHAT DOES IT MEAN TO SEPARATE PERSONAL CREDIT FROM BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:12 am [CyberJenn](#) RT [@SmallBizLady](#): Q3: HOW TO DO YOU ESTABLISH BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:12 am [theKATsimpson](#) RT [@smallbizlady](#): Q2: WHY IS IT IMPORTANT TO SEPARATE MY PERSONAL CREDIT FROM MY BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:12 am [theKATsimpson](#) RT [@smallbizlady](#): Q3: HOW TO DO YOU ESTABLISH BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:12 am [MrsSotology](#) [@TaiGoodwin](#) A2 - Also, if the business suffers financially it won't affect your personal credit standing (if set up right) **#smallbizchat**

2011-10-13 12:13 am [CyberJenn](#) RT@idcarter: A3a: Establish your business as a separate entity from you personally then acquire a Federal ID for your business **#smallbizchat**

2011-10-13 12:13 am [SmallBizLady](#) RT [@idcarter](#): A3a: Establish your business as a separate entity from you personally then acquire a Federal ID for your biz **#smallbizchat**

2011-10-13 12:13 am [idcarter](#) A3b: Apply for credit in the name of your business and assure that personal and business income and exp are not commingled. **#smallbizchat**

2011-10-13 12:13 am [SmallBizLady](#) How to participate in **#SmallBizChat** <http://t.co/wjDXFeDf>; join in via tonight's tweetgrid: <http://t.co/szLKSsLp> **#smallbizchat**

2011-10-13 12:13 am [SmallBizLady](#) Live right now – our **#smallbizchat** interview with Financial Strategist Iris Carter [@idCarter](#) <http://t.co/szLKSsLp>

2011-10-13 12:13 am [MrsSotology](#) [@GreenBeautyCEO](#) Great point! This is something that is often misleading when people talk about business credit **#smallbizchat**

2011-10-13 12:14 am [SmallBizLady](#) For even more great content join the **#Smallbizchat** Linkedin group! <http://t.co/nDeJd3ct> **#smallbizchat**

2011-10-13 12:14 am [SmallBizLady](#) It's finally available on Amazon! The "Are You Ready to Become Your Own Boss?" workbook. Emerson <http://t.co/DvHRQQ8> **#smallbizchat**

2011-10-13 12:14 am [BlueCanaryWorks](#) RT [@smallbizlady](#): Q1: WHAT DOES IT MEAN TO SEPARATE PERSONAL CREDIT FROM BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:14 am [SpeakWriteLove](#) RT [@SmallBizLady](#): RT [@idcarter](#): A2c: Your business should be a separate financial entity from you, standing on its own. **#smallbizchat**

2011-10-13 12:14 am [SmallBizLady](#) Q4: HOW LONG CAN IT TAKE TO BUILD BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:14 am [mikkibanks](#) RT [@SmallBizLady](#): It's finally available on Amazon! The "Are You Ready to Become Your Own Boss?" workbook. Emerson <http://t.co/DvHRQQ8> **#smallbizchat**

2011-10-13 12:15 am [idcarter](#) A4a: It can take as little as 4 months and as long as 12 depending upon where you are in the process. **#smallbizchat**

2011-10-13 12:15 am [idcarter](#) A4b: It also depends upon how quickly the business credit bureaus update your business information. **#smallbizchat**

2011-10-13 12:15 am [GreenBeautyCEO](#) We keep everything separate, many people asked why didn't we just do a HomeEq when we launched but we wanted establish biz **#smallbizchat**

2011-10-13 12:15 am [idcarter](#) A4c: Utilizing a business credit specialist can help business owners navigate the sometimes complex process. **#smallbizchat**

2011-10-13 12:15 am [BlueCanaryWorks](#) RT [@smallbizlady](#): How to participate in **#SmallBizChat**: <http://t.co/owwte4OZ>; join in via tonight's tweetgrid: <http://t.co/QXVF0F4A>

2011-10-13 12:15 am [TaiGoodwin](#) RT [@idcarter](#): A3b: Apply for credit in the name of your biz and assure that personal and biz income and exp are not commingled **#smallbizchat**

2011-10-13 12:15 am [BudgetBusiness](#) RT [@SmallBizLady](#): RT [@idcarter](#): A2c: Your business should be a separate financial entity from you, standing on its own. **#smallbizchat**

2011-10-13 12:15 am [GreenBeautyCEO](#) credit **#smallbizchat**

2011-10-13 12:16 am [MrsSotology](#) [@GreenBeautyCEO](#) We did the same thing. Keeping the finances separate turned out to be a very smart strategy! **#smallbizchat**

2011-10-13 12:16 am [CyberJenn](#) A3b: Apply for credit in the name of your biz, assure that personal and business income and exp are not commingled. **#smallbizchat**

2011-10-13 12:16 am [CyberJenn](#) RT [@SmallBizLady](#): Q4: HOW LONG CAN IT TAKE TO BUILD BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:17 am [SmallBizLady](#) RT [@idcarter](#): A4a: It can take as little as 4 months and as long as 12 depending upon where you are in the process. **#smallbizchat**

2011-10-13 12:17 am [GreenBeautyCEO](#) We're actually looking to change biz banks, I'm thinking of a credit union vs. bank? feedback pls **#smallbizchat**

2011-10-13 12:17 am [CyberJenn](#) A4a: It can take as little as 4 months and as long as 12 depending upon where you are in the process. **#smallbizchat**

2011-10-13 12:17 am [SmallBizLady](#) Q5: WHAT IS VENDOR AND SUPPLIER CREDIT? **#smallbizchat**

2011-10-13 12:17 am [idcarter](#) A5a: When your business has been given deferred payment terms for supplies, services & products. **#smallbizchat**

2011-10-13 12:17 am [CyberJenn](#) RT [@idcarter](#): A4b: It also depends upon how quickly the business credit bureaus update your business information. **#smallbizchat**

2011-10-13 12:18 am [TaiGoodwin](#) RT [@SmallBizLady](#): Q5: WHAT IS VENDOR AND SUPPLIER CREDIT? **#smallbizchat**

2011-10-13 12:18 am [CyberJenn](#) RT [@idcarter](#): A4c: Utilizing a business credit specialist can help business owners navigate the sometimes complex process.

2011-10-13 12:18 am [idcarter](#) **#smallbizchat**
A5b: Deferred payment terms are normally extended out 30, 60 and in some cases 90 days. **#smallbizchat**

2011-10-13 12:18 am [gogirlfinance](#) RT [@CyberJenn](#): Apply for credit in the name of your biz, assure that personal and business income and exp are not commingled. **#smallbizchat**

2011-10-13 12:18 am [TaiGoodwin](#) RT [@GreenBeautyCEO](#): We're actually looking to change biz banks, I'm thinking of a credit union vs. bank? feedback pls **#smallbizchat**

2011-10-13 12:18 am [idcarter](#) A5c: It is used to purchase inventory or business supplies and is normally used to purchase items for resale. **#smallbizchat**

2011-10-13 12:19 am [edmeeroche](#) [@greenbeautyceo](#) c entre. get into problems from taking out home equ./couldn't access funds when market went bust **#smallbizchat**

2011-10-13 12:19 am [Robyn WINH](#) [@GreenBeautyCEO](#) I just switched banks & so far I really like Fifth Third Bank (not too big, not too small). **#sidechat #smallbizchat**

2011-10-13 12:19 am [idcarter](#) [@GreenBeautyCEO](#) CU are okay as long as they open a biz account. verify **#smallbizchat**

2011-10-13 12:20 am [tashaB](#) [@SmallBizLady](#) where do you go to acquire a federal ID for your business? **#smallbizchat**

2011-10-13 12:20 am [TaiGoodwin](#) RT [@_tashaB](#): [@SmallBizLady](#) where do you go to acquire a federal ID for your business? **#smallbizchat**

2011-10-13 12:20 am [idcarter](#) [@_tashaB](#) you contact <http://t.co/W3CENP4T>. info on home page for businesses **#smallbizchat**

2011-10-13 12:21 am [FMA_Park59](#) Joining **#smallbizchat** a bit late.

2011-10-13 12:22 am [tashaB](#) [@idcarter](#) thank you! **#smallbizchat**

2011-10-13 12:22 am [idcarter](#) irs(dot) gov **#smallbizchat**

2011-10-13 12:22 am [TaiGoodwin](#) RT [@idcarter](#): [@_tashaB](#) you contact IRS(dot)com info on home page for businesses **#smallbizchat**

2011-10-13 12:22 am [SmallBizLady](#) Q6: WHAT IS BUSINESS CASH CREDIT? **#smallbizchat**

2011-10-13 12:22 am [GreenBeautyCEO](#) [@idcarter](#) so it doesn't matter if it's a bank or credit union right? moving away from Wall St since of BofA is charging fees **#smallbizchat**

2011-10-13 12:23 am [CyberJenn](#) [@GreenBeautyCEO](#) I was thinking the same thing myself, I'd say go thru a credit union or smaller bank **#smallbizchat**

2011-10-13 12:23 am [SmallBizLady](#) RT [@TaiGoodwin](#): RT [@idcarter](#): [@_tashaB](#) you contact IRS(dot) gov info on home page for businesses **#smallbizchat**

2011-10-13 12:23 am [jsfabian](#) [@TaiGoodwin](#) [@_tashaB](#) direct link for FEIN: <http://t.co/R4uCeScI> **#smallbizchat**

2011-10-13 12:23 am [smallbiztrends](#) HOW LONG CAN IT TAKE TO BUILD BUSINESS CREDIT? "as little as 4 months and as long as 12," says [@idcarter](#) in **#smallbizchat**

2011-10-13 12:23 am [idcarter](#) A6: Business credit cards and lines of credit that allow you to purchase whatever your business needs from any source. **#smallbizchat**

2011-10-13 12:23 am [idcarter](#) [@GreenBeautyCEO](#) no. it does not matter if bank or CU **#smallbizchat**

2011-10-13 12:23 am [CyberJenn](#) [@GreenBeautyCEO](#) when I think bigger banks, I think bank fees... **#smallbizchat**

2011-10-13 12:24 am [TaiGoodwin](#) [@FMA_Park59](#) Better late than never :-) **#smallbizchat**

2011-10-13 12:24 am [SmallBizLady](#) RT [@idcarter](#): A6: Biz credit cards and lines of credit that allow you to purchase whatever your biz needs from any source. **#smallbizchat**

2011-10-13 12:24 am [CyberJenn](#) RT [@SmallBizLady](#): Q6: WHAT IS BUSINESS CASH CREDIT?

#smallbizchat

- 2011-10-13 12:25 am [Namelooksgreat2](#) <http://t.co/9zvGlbC4> Get Federal ID #smallbizchat
- 2011-10-13 12:25 am [gogirlfinance](#) RT @idcarter: A6: Business credit cards and lines of credit that allow you to purchase whatever business needs from any source #smallbizchat
- 2011-10-13 12:25 am [CyberJenn](#) RT@idcarter: A6: biz credit cards & lines of credit that allow you to purchase whatever your business needs from any source #smallbizchat
- 2011-10-13 12:26 am [BVWilliams](#) @SmallBizLady - Would you recommend a business have credit or run everything on a cash system - organically grow. #SmallBizChat
- 2011-10-13 12:26 am [thehealthmaven](#) RT @BVWilliams: @SmallBizLady - Would you recommend a business have credit or run everything on a cash system - organically grow. #SmallBizChat
- 2011-10-13 12:26 am [FMA_Park59](#) @TaiGoodwin Thanks! Definitely a great topic. #Smallbizchat
- 2011-10-13 12:26 am [SmallBizLady](#) RT @BVWilliams: Would you recommend a business have credit or run everything on a cash system - organically grow. #smallbizchat
- 2011-10-13 12:26 am [Phasionlab](#) @SmallBizLady should I acquire my fed tax Id 1st before trying to establish business credit? #smallbizchat
- 2011-10-13 12:26 am [AfricaHannibal](#) RT @smallbiztrends: HOW LONG CAN IT TAKE TO BUILD BUSINESS CREDIT? "as little as 4 months and as long as 12" says @idcarter in #smallbizchat
- 2011-10-13 12:27 am [FMA_Park59](#) Great Q RT @BVWilliams: @SmallBizLady - Would you recommend a business have credit or run everything on a cash system. #SmallBizChat
- 2011-10-13 12:27 am [Oyebalogun](#) RT @SmallBizLady: Q6: WHAT IS BUSINESS CASH CREDIT? #smallbizchat
- 2011-10-13 12:27 am [TheMedSydney](#) RT @SmallBizLady: RT @BVWilliams: Would you recommend a business have credit or run everything on a cash system - organically grow. #smallbizchat
- 2011-10-13 12:27 am [idcarter](#) @BVWilliams the business should have credit. It is sad, but today credibility is built on credit #smallbizchat
- 2011-10-13 12:27 am [SmallBizLady](#) RT @Phasionlab: should I acquire my fed tax Id 1st before trying to establish business credit? #smallbizchat
- 2011-10-13 12:28 am [edmeeroche](#) RT @idcarter: @BVWilliams the business should have credit. It is sad, but today credibility is built on credit #smallbizchat
- 2011-10-13 12:28 am [gogirlfinance](#) RT @smallbizlady: RT @Phasionlab: should I acquire my fed tax Id 1st before trying to establish business credit? #smallbizchat
- 2011-10-13 12:28 am [idcarter](#) You should definitely get your Federal ID number first #smallbizchat
- 2011-10-13 12:28 am [book20](#) RT @smallbiztrends: HOW LONG CAN IT TAKE TO BUILD BUSINESS CREDIT? "as little as 4 months and as long as 12," says @idcarter in #smallbizchat
- 2011-10-13 12:28 am [CyberJenn](#) RT@SmallBizLady: RT @BVWilliams: Would you recommend a biz have credit or run everything on a cash system - organically grow #smallbizchat
- 2011-10-13 12:28 am [TaiGoodwin](#) Does your business structure Corp/ S-corp/Sole Proprietor? #smallbizchat
- 2011-10-13 12:29 am [BlueCanaryWorks](#) How to get a Federal ID number (EIN) for your small business: <http://t.co/d6C19jkk> via #smallbizchat #taxes
- 2011-10-13 12:29 am [dangielaw](#) RT @SmallBizLady: It's finally available on Amazon! The "Are You Ready to Become Your Own Boss?" workbook. Emerson

<http://t.co/DvHRQQ8> **#smallbizchat**
 2011-10-13 12:29 am [FMA_Park59](#) RT [@BVWilliams](#) - Would you recommend a business have credit

 Depends on the needs of the biz **.#SmallBizChat**
 2011-10-13 12:29 am [gogirlfinance](#) RT [@book20](#): MT [@smallbiztrends](#): HOW LONG TO BUILD
 BUSINESS CREDIT? "as little as 4 mo, as long as 12," says
[@idcarter](#) **#smallbizchat**
 2011-10-13 12:29 am [TaiGoodwin](#) Does your business structure Corp/ S-corp/Sole Proprietor impact the
 type or ammount of credit you can get for your business
#smallbizchat
 2011-10-13 12:30 am [BlueCanaryWorks](#) [@smallbizlady](#) [@idcarter](#) How important is it to divide biz from
 personal expenses if you operate as a sole proprietorship?
#smallbizchat
 2011-10-13 12:30 am [CyberJenn](#) RT [@idcarter](#): [@BVWilliams](#) the business should have credit. It is
 sad, but today credibility is built on credit **#smallbizchat**
 2011-10-13 12:30 am [idcarter](#) [@TaiGoodwin](#) the best structure is S-corp. when starting out so any
 loses can pass to your tax return **#smallbizchat**
 2011-10-13 12:30 am [TaiGoodwin](#) RT [@BlueCanaryWorks](#): How to get a Federal ID number (EIN) for
 your small business: <http://t.co/hSGEUQUv> via **#smallbizchat**
 2011-10-13 12:31 am [Oyebalogun](#) RT [@idcarter](#): A6: Business credit cards and lines of credit that allow
 you to purchase whatever your business needs from any source.
#smallbizchat
 2011-10-13 12:31 am [gogirlfinance](#) RT [@idcarter](#): [@TaiGoodwin](#) the best structure is S-corp. when
 starting out so any loses can pass to your tax return **#smallbizchat**
 2011-10-13 12:31 am [FMA_Park59](#) plus 1 RT [@idcarter](#): [@TaiGoodwin](#) the best structure is S-corp. when
 starting out so any loses can pass to your tax return **#smallbizchat**
 2011-10-13 12:31 am [Namelooksgreat2](#) [@TaiGoodwin](#) Sole proprietor leaves your personal assets open to
 risk **#smallbizchat**
 2011-10-13 12:31 am [SmallBizLady](#) RT [@idcarter](#): [@TaiGoodwin](#) the best structure is S-corp. when
 starting out so any loses can pass to your tax return **#smallbizchat**
 2011-10-13 12:31 am [Oyebalogun](#) RT [@idcarter](#): [@BVWilliams](#) the business should have credit. It is
 sad, but today credibility is built on credit **#smallbizchat**
 2011-10-13 12:31 am [SmallBizLady](#) RT [@Namelooksgreat2](#): [@TaiGoodwin](#) Sole proprietor leaves your
 personal assets open to risk **#smallbizchat**
 2011-10-13 12:32 am [idcarter](#) [@BlueCanaryWorks](#) very important. Like each person has a separate
 SS# so does biz need separate EIN # **#smallbizchat**
 2011-10-13 12:32 am [CyberJenn](#) RT [@TaiGoodwin](#) the best structure is S-corp. when starting out so
 any loses can pass to your tax return **#smallbizchat**
 2011-10-13 12:32 am [edmeeroche](#) RT [@Namelooksgreat2](#): [@TaiGoodwin](#) Sole proprietor leaves your
 personal assets open to risk **#smallbizchat**
 2011-10-13 12:32 am [SmallBizLady](#) Q7 WHY IS CREDIT SO CRITICAL TO THE SUCCESS OF A SMALL
 BUSINESS CREDIT? **#smallbizchat**
 2011-10-13 12:32 am [Oyebalogun](#) RT [@BlueCanaryWorks](#): [@smallbizlady](#) [@idcarter](#) How important is it
 to divide biz from personal expenses if you operate as a sole
 proprietorship? **#smallbizchat**
 2011-10-13 12:32 am [FMA_Park59](#) RT [@BlueCanaryWorks](#): Extremely important to divide expenses. Esp
 in case of an audit. **#smallbizchat**
 2011-10-13 12:32 am [TaiGoodwin](#) RT [@SmallBizLady](#): Q7 WHY IS CREDIT SO CRITICAL TO THE
 SUCCESS OF A SMALL BUSINESS CREDIT? **#smallbizchat**
 2011-10-13 12:33 am [thehealthmaven](#) [@SmallBizLady](#) is it the same with an LLC- pass on loss ?
#smallbizchat

2011-10-13 12:33 am [idcarter](#) A7a: To assure that you have access to funds to support the cash flow requirements of your business. **#smallbizchat**

2011-10-13 12:33 am [CyberJenn](#) RT [@idcarter](#): the best structure is S-corp. when starting out so any loses can pass to your tax return **#smallbizchat**

2011-10-13 12:33 am [idcarter](#) [@FMA_Park59](#) good point **#smallbizchat**

2011-10-13 12:33 am [idcarter](#) A7b: Your business may have to pay vendors before receiving payment from clients/customers **#smallbizchat**

2011-10-13 12:33 am [TaiGoodwin](#) RT [@thehealthmaven](#): [@SmallBizLady](#) is it the same with an LLC- pass on loss ? **#smallbizchat**

2011-10-13 12:34 am [AprilNenn](#) [@SmallBizLady](#) what risk? **#Smallbizchat**

2011-10-13 12:34 am [SmallBizLady](#) RT [@thehealthmaven](#): is it the same with an LLC- pass on loss? **#smallbizchat**

2011-10-13 12:34 am [CyberJenn](#) RT [@idcarter](#): Like each person has a separate SS# so does biz need separate EIN # **#smallbizchat**

2011-10-13 12:34 am [SmallBizLady](#) RT [@idcarter](#): A7a: To assure that you have access to funds to support the cash flow requirements of your business. **#smallbizchat**

2011-10-13 12:34 am [idcarter](#) [@thehealthmaven](#) here is my disclaimer. I am not an attorney or CPA. In my opinion it can pass to LLC **#smallbizchat**

2011-10-13 12:34 am [FMA_Park59](#) A7: Clients don't normally pay in advance, but vendors need to paid thus need access to credit. **#smallbizchat**

2011-10-13 12:35 am [armanwalker](#) Some areas of #economy weathering low demand better than others - maintaining maintenance **#SmallBizChat** **#SME**

2011-10-13 12:35 am [SmallBizLady](#) RT [@AprilNenn](#): what risk? - Can you clarify your question? Thanks **#smallbizchat**

2011-10-13 12:35 am [BVWilliams](#) [@SmallBizLady](#) - Thanks, to everyone, for your insight & advice! Greatly appreciate it! **#SmallBizChat**

2011-10-13 12:35 am [polychronicity](#) Dropping in on **#smallbizchat**

2011-10-13 12:35 am [SmallBizLady](#) RT [@FMA_Park59](#): A7: Clients don't normally pay in advance, but vendors need to paid thus need access to credit. **#smallbizchat**

2011-10-13 12:35 am [CyberJenn](#) RT [@SmallBizLady](#): Q7 WHY IS CREDIT SO CRITICAL TO THE SUCCESS OF A SMALL BUSINESS CREDIT? **#smallbizchat**

2011-10-13 12:35 am [CyberJenn](#) RT [@idcarter](#): A7a: To assure that you have access to funds to support the cash flow requirements of your business. **#smallbizchat**

2011-10-13 12:35 am [TaiGoodwin](#) RT [@polychronicity](#): Dropping in on **#smallbizchat** >>Thanks for stopping by!

2011-10-13 12:36 am [CyberJenn](#) RT [@idcarter](#): A7b: Your business may have to pay vendors before receiving payment from clients/customers **#smallbizchat**

2011-10-13 12:37 am [SmallBizLady](#) [@BVWilliams](#) You're welcome - We're here every week - focused on ending small business failure **#smallbizchat**

2011-10-13 12:37 am [SmallBizLady](#) If you know a small biz owner who could use some advice tell them to follow [@SmallBizChat](#) and join us every Wed 8-9 ET **#smallbizchat**

2011-10-13 12:38 am [SmallBizLady](#) See [@SmallBizLady](#) live at #BYOB2011 Oct 29th - CCP Philadelphia" <http://t.co/7NQy9LVR> It's the last conf of 2011 **#smallbizchat**

2011-10-13 12:38 am [21MPower](#) RT [@SmallBizLady](#): If you know a small biz owner who could use some advice tell them to follow [@SmallBizChat](#) and join us every Wed 8-9 ET **#smallbizchat**

2011-10-13 12:38 am [WithinEssence](#) RT [@SmallBizLady](#): If you know a small biz owner who could use some advice tell them to follow [@SmallBizChat](#) and join us every Wed 8-9 ET **#smallbizchat**

2011-10-13 12:38 am [SmallBizLady](#) For tips on #smallbiz success subscribe to Melinda Emerson's blog at

<http://t.co/nk51tp18> **#smallbizchat**
 2011-10-13 12:38 am [BarryBirkett](#) [@smallbizlady](#): [@FMA_Park59](#): I've seen working capital needs overwhelm folks who haven't planned realistically **#smallbizchat**
 2011-10-13 12:38 am [tonyavellana](#) RT [@smallbiztrends](#): RT [@idcarter](#) "Adding biz debt to your personal credit will increase your debt ratio and lower your credit score." **#smallbizchat**
 2011-10-13 12:38 am [thehealthmaven](#) RT [@SmallBizLady](#): For tips on #smallbiz success subscribe to Melinda Emerson's blog at <http://t.co/nk51tp18> **#smallbizchat**
 2011-10-13 12:38 am [SmallBizLady](#) THE LATEST BLOG POST >> 10 TIPS TO RECESSION PROOF YOUR SMALL BUSINESS >> <http://t.co/g3FrxtxV> VIA **#smallbizchat**
 2011-10-13 12:39 am [BlueCanaryWorks](#) Great **#smallbizchat** about small business finances still going on now, join in via tonight's tweetgrid: <http://t.co/QXVF0F4A>
 2011-10-13 12:39 am [SmallBizLady](#) Q8: THERE IS SO MUCH ON THE INTERNET ABOUT BUSINESS CREDIT, HOW DO I KNOW WHAT TO BELIEVE? **#smallbizchat**
 2011-10-13 12:39 am [amyaddventure](#) RT [@SmallBizLady](#): If you know a small biz owner who could use some advice tell them to follow [@SmallBizChat](#) and join us every Wed 8-9 ET **#smallbizchat**
 2011-10-13 12:39 am [idcarter](#) A8a: First, if it sounds too good to be true it probably isn't. Use good common sense. **#smallbizchat**
 2011-10-13 12:40 am [idcarter](#) A8b: Second, determine credit type (vendor and supplier credit, or cash credit). **#smallbizchat**
 2011-10-13 12:40 am [WithinEssence](#) RT [@SmallBizLady](#): THE LATEST BLOG POST >> 10 TIPS TO RECESSION PROOF YOUR SMALL BUSINESS >> <http://t.co/g3FrxtxV> VIA **#smallbizchat**
 2011-10-13 12:40 am [TaiGoodwin](#) RT [@BarryBirkett](#): I've seen working capital needs overwhelm folks who haven't planned realistically **#smallbizchat**
 2011-10-13 12:40 am [CyberJenn](#) great chat tonight on importance of biz credit **#smallbizchat**
 2011-10-13 12:40 am [idcarter](#) A8c: Third, a cash credit lender will, at a minimum, review your personal credit. **#smallbizchat**
 2011-10-13 12:40 am [FMA_Park59](#) [@BarryBirkett](#) [@smallbizlady](#) Very True. This is where a lot of small biz owners get into trouble and debt starts piling up. **#smallbizchat**
 2011-10-13 12:40 am [TaiGoodwin](#) Q8: THERE IS SO MUCH ON THE INTERNET ABOUT BUSINESS CREDIT, HOW DO I KNOW WHAT TO BELIEVE? **#smallbizchat**
 2011-10-13 12:41 am [TaiGoodwin](#) RT [@CyberJenn](#): great chat tonight on importance of biz credit **#smallbizchat**
 2011-10-13 12:41 am [FMA_Park59](#) A8. I have the best relationship with my credit union + bank - great resource for info. Common sense has a lot to do with it. **#smallbizchat**
 2011-10-13 12:42 am [SmallBizLady](#) Q9 HOW CAN A SMALL BUSINESS OWNER FIND OUT IF ANY OF THEIR CURRENT CREDIT CARDS ARE BUSINESS CARDS OR PERSONAL CARDS? **#smallbizchat**
 2011-10-13 12:42 am [Oyebalogun](#) RT [@SmallBizLady](#): If you know a small biz owner who could use some advice tell them to follow [@SmallBizChat](#) and join us every Wed 8-9 ET **#smallbizchat**
 2011-10-13 12:42 am [gogirlfinance](#) RT [@cyberjenn](#): RT [@idcarter](#): A7b: Your business may have to pay vendors before receiving payment from clients/customers **#smallbizchat**
 2011-10-13 12:42 am [armanwalker](#) "@SmallBizLady: WHY CREDIT CRITICAL TO SMALL BUSINESS? **#smallbizchat**" because bankers still rely on report that may not tell #SmallBiz story

2011-10-13 12:42 am [kathyzucker](#) [@SmallBizLady](#) A9. Call the bank. They'll be able to tell u if acct is personal or small biz. **#smallbizchat**

2011-10-13 12:42 am [Oyebalogun](#) RT [@TaiGoodwin](#): RT [@BarryBirkett](#): I've seen working capital needs overwhelm folks who haven't planned realistically **#smallbizchat**

2011-10-13 12:43 am [AfricaHannibal](#) Too many chats going on tonight I can't keep up, Wednesday must be the hot night for everything #FierceChat **#SmallBizChat** #GenYChat

2011-10-13 12:43 am [Oyebalogun](#) RT [@idcarter](#): A8c: Third, a cash credit lender will, at a minimum, review your personal credit. **#smallbizchat**

2011-10-13 12:43 am [FMA_Park59](#) A9 Contacting the issuing vendor is the best option. Or what name does the bill come to. **#smallbizchat**

2011-10-13 12:43 am [idcarter](#) A9: Review your personal credit report. If a credit card on that report it is not a business credit card. **#smallbizchat**

2011-10-13 12:43 am [Oyebalogun](#) RT [@TaiGoodwin](#): Q8: THERE IS SO MUCH ON THE INTERNET ABOUT BUSINESS CREDIT, HOW DO I KNOW WHAT TO BELIEVE? **#smallbizchat**

2011-10-13 12:43 am [CyberJenn](#) RT [@BlueCanaryWorks](#): Great **#smallbizchat** about small business finances still going on now, join in <http://t.co/iFcchMWk>

2011-10-13 12:43 am [polychronicity](#) Bank Transfer Day: A Step-by-Step Guide to Leaving Your Big Predatory Bank <http://t.co/nSLzERfd> HT [@brainpicker](#) **#smallbizchat**

2011-10-13 12:44 am [meganecollier](#) [@smallbizlady](#) do you have any recc'd articles for setting up your biz right financially. i.e. EIN #? **#smallbizchat**

2011-10-13 12:44 am [Oyebalogun](#) RT [@SmallBizLady](#): Q9 HOW CAN A SMALL BUSINESS OWNER FIND OUT IF ANY OF THEIR CURRENT CREDIT CARDS ARE BUSINESS CARDS OR PERSONAL CARDS? **#smallbizchat**

2011-10-13 12:44 am [SmallBizLady](#) RT [@idcarter](#): A9: Review your personal credit report. If a credit card on that report it is not a business credit card. **#smallbizchat**

2011-10-13 12:44 am [SmallBizLady](#) RT [@polychronicity](#): Bank Transfer Day: A Step-by-Step Guide to Leaving Your Big Predatory Bank <http://t.co/rQmu7sez> HT **#smallbizchat**

2011-10-13 12:45 am [SmallBizLady](#) RT [@meganecollier](#): [@smallbizlady](#) do you have any recc'd articles for setting up your biz right financially. i.e. EIN? **#smallbizchat**

2011-10-13 12:45 am [idcarter](#) [@meganecollier](#) yes there are articles on my site <http://t.co/PePqBWAS> **#smallbizchat**

2011-10-13 12:46 am [TaiGoodwin](#) RT [@idcarter](#): A9: Review your personal credit report. If a credit card on that report it is not a business credit card. **#smallbizchat**

2011-10-13 12:46 am [TaiGoodwin](#) RT [@idcarter](#): [@meganecollier](#) yes there are articles on my site <http://t.co/EzaZeUf2> **#smallbizchat**

2011-10-13 12:46 am [SmallBizLady](#) RT [@idcarter](#): [@meganecollier](#) yes there are articles on my site <http://t.co/5SZGKWRC> **#smallbizchat**

2011-10-13 12:47 am [TaiGoodwin](#) Q10: WHAT IS THE SINGLE MOST IMPORTANT THING A SMALL BUSINESS OWNER CAN DO RIGHT NOW TO PROTECT THEIR PERSONAL CREDIT? **#smallbizchat**

2011-10-13 12:47 am [Oyebalogun](#) RT [@idcarter](#): A9: Review your personal credit report. If a credit card on that report it is not a business credit card. **#smallbizchat**

2011-10-13 12:47 am [lamBronwen](#) RT [@SmallBizLady](#): RT [@polychronicity](#): Bank Transfer Day: A Step-by-Step Guide to Leaving Your Big Predatory Bank <http://t.co/rQmu7sez> HT **#smallbizchat**

2011-10-13 12:48 am [SmallBizLady](#) A blog post with a more detailed Q & A with our guest comes out on Thursdays on [@Smallbizlady's](#) blog: <http://t.co/vOseK5XH> **#smallbizchat**

2011-10-13 12:48 am [SmallBizLady](#) Q10: WHAT IS THE SINGLE MOST IMPORTANT THING A SMALL BUSINESS OWNER CAN DO RIGHT NOW TO PROTECT THEIR PERSONAL CREDIT? **#smallbizchat**

2011-10-13 12:48 am [thehealthmaven](#) [@TaiGoodwin](#) develop solid plan, make sales & pray **#smallbizchat**

2011-10-13 12:48 am [idcarter](#) A10: Separate your personal credit from your business credit. **#smallbizchat**

2011-10-13 12:48 am [SmallBizLady](#) We're always looking for small biz experts to share...Here's how to be a guest on **#Smallbizchat** <http://t.co/fWCoWYPs> **#smallbizchat**

2011-10-13 12:48 am [SmallBizLady](#) Find out how Melinda Emerson became [@SmallBizLady](#): <http://t.co/ip75BYAw> via [@openforum](#) **#smallbizchat**

2011-10-13 12:49 am [CyberJenn](#) Q10: WHAT IS THE SINGLE MOST IMPORTANT THING A SMALL BUSINESS OWNER CAN DO RIGHT NOW TO PROTECT THEIR PERSONAL CREDIT? **#smallbizchat**

2011-10-13 12:49 am [SmallBizLady](#) Get your FREE chapter of Become Your Own Boss in 12 Months: <http://t.co/HJq4AKnN> **#smallbizchat**

2011-10-13 12:49 am [CyberJenn](#) A10: Separate your personal credit from your business credit. **#smallbizchat**

2011-10-13 12:49 am [SmallBizLady](#) Q11: HOW CAN A SMALL BUSINESS OWNER SEPARATE PERSONAL CREDIT FROM BUSINESS CREDIT WITHOUT USING A BUSINESS CREDIT SERVICE? **#smallbizchat**

2011-10-13 12:49 am [SmallBizLady](#) RT [@thehealthmaven](#): [@TaiGoodwin](#) develop solid plan, make sales & pray **#smallbizchat**

2011-10-13 12:49 am [FMA_Park59](#) A10. Keep them separate! This can't be stressed enough. **#smallbizchat**

2011-10-13 12:49 am [idcarter](#) A11a: Incorporate your business, Register your business with your state, city and county, get your business license. **#smallbizchat**

2011-10-13 12:50 am [TaiGoodwin](#) RT [@thehealthmaven](#): [@TaiGoodwin](#) develop solid plan, make sales & pray AMEN!!! **#smallbizchat**

2011-10-13 12:50 am [idcarter](#) A11b: Apply for your Sales Tax permit (this allows you to be exempt from purchasing taxes). **#smallbizchat**

2011-10-13 12:50 am [visionaryguru](#) I missed it :(darn... **#smallbizchat**

2011-10-13 12:50 am [idcarter](#) A11c: Get a business phone number that is listed with 411. (not a cell phone), apply for your federal tax ID number. **#smallbizchat**

2011-10-13 12:50 am [CyberJenn](#) Q11: HOW CAN A SMALL BUSINESS OWNER SEPARATE PERSONAL CREDIT FROM BUSINESS CREDIT WITHOUT USING A BUSINESS CREDIT SERVICE? **#smallbizchat**

2011-10-13 12:50 am [idcarter](#) A11d: Open your biz bank account, get a separate business address, get a Dun & Bradstreet #, register with local chamber. **#smallbizchat**

2011-10-13 12:50 am [FMA_Park59](#) +1 RT [@idcarter](#): A11a: Incorporate your business, Register your business with your city, get your business license. **#smallbizchat**

2011-10-13 12:51 am [SmallBizLady](#) RT [@idcarter](#): A11a: Incorporate your business, Register your business with your state, city and county, get your biz license **#smallbizchat**

2011-10-13 12:51 am [CyberJenn](#) A11a: Incorporate your business, Register your business with your state, city and county, get your business license. **#smallbizchat**

2011-10-13 12:51 am [CyberJenn](#) A11b: Apply for your Sales Tax permit (this allows you to be exempt from purchasing taxes). **#smallbizchat**

2011-10-13 12:51 am [SmallBizLady](#) RT [@idcarter](#): A11b: Apply for your Sales Tax permit (this allows you to be exempt from purchasing taxes). **#smallbizchat**

2011-10-13 12:51 am [CyberJenn](#) A11c: Get a business phone number that is listed with 411. (not a cell

2011-10-13 12:51 am [CyberJenn](#) phone), apply for your federal tax ID number. **#smallbizchat**

2011-10-13 12:51 am [SmallBizLady](#) A11d: Open your biz bank account, get a separate business address, get a Dun & Bradstreet #, register with local chamber. **#smallbizchat**

2011-10-13 12:51 am [cartergirlevent](#) RT [@idcarter](#): A11c: Get a biz phone number that is listed with 411. (not a cell phone), apply for your federal tax ID number. **#smallbizchat**

2011-10-13 12:51 am [RochelleYanique](#) RT [@SmallBizLady](#): If you know a small biz owner who could use some advice tell them to follow [@SmallBizChat](#) and join us every Wed 8-9 ET **#smallbizchat**

2011-10-13 12:52 am [RochelleYanique](#) RT [@SmallBizLady](#): Q11: HOW CAN A SMALL BUSINESS OWNER SEPARATE PERSONAL CREDIT FROM BUSINESS CREDIT WITHOUT USING A BUSINESS CREDIT SERVICE? **#smallbizchat**

2011-10-13 12:52 am [FMA_Park59](#) RT [@SmallBizLady](#): RT [@idcarter](#): A11a: Incorporate your business, Register your business with your state, city and county, get your biz license **#smallbizchat**

2011-10-13 12:52 am [meganecollier](#) A11. If you want your business to be taken seriously, register it, get a tax number. Make it a professional biz **#smallbizchat**

2011-10-13 12:52 am [dawnlan7](#) [@smallbizlady](#) Thank you so much **#smallbizchat**

2011-10-13 12:53 am [BarryBirkett](#) RT [@SmallBizLady](#): RT [@idcarter](#): A11c: Get a biz phone number that is listed with 411. (not a cell phone), apply for your federal tax ID number. **#smallbizchat**

2011-10-13 12:53 am [gogirlfinance](#) [@idcarter](#) May be a stupid question (sounds like as I ask), but are Google Voice numbers listed with 411? **#smallbizchat**

2011-10-13 12:53 am [polychronicity](#) RT [@taigoodwin](#) [@idcarter](#): A9: Review your personal credit report. If a credit card on that report it is not a business cc **#smallbizchat**

2011-10-13 12:53 am [TaiGoodwin](#) RT [@SmallBizLady](#): If you know a small biz owner who could use some advice tell them to follow [@SmallBizChat](#) and join us every Wed 8-9 ET **#smallbizchat**

2011-10-13 12:53 am [Oyebalogun](#) Follow up to Q11: Does all this apply to solopreneurs as well? **#smallbizchat**

2011-10-13 12:54 am [idcarter](#) **#smallbizchat** [@idcarter](#) Do these principles applicable in all region of the world?

2011-10-13 12:54 am [cartergirlevent](#) [@BarryBirkett](#) does the Google voice number report to 411? if so it is okay **#smallbizchat**

2011-10-13 12:55 am [karlenesinrob](#) RT [@SmallBizLady](#): We're always looking for small biz experts to share...Here's how to be a guest on **#Smallbizchat** <http://t.co/fWCoWYPs> **#smallbizchat**

2011-10-13 12:55 am [idcarter](#) **#SmallBizChat** [@SmallBizLady](#) Hi Melinda! Thanks for all you are doing to support and address the needs of startups & small biz! Great Job!

2011-10-13 12:55 am [SmallBizLady](#) [@TaiGoodwin](#) yes it applies to solpreneurs as well. Getting a FEIN number does not mean you have to hire employees **#smallbizchat**

2011-10-13 12:56 am [idcarter](#) Q12: WHAT IS A BUSINESS CREDIT SPECIALIST AND HOW CAN THEY BE HELPFUL IN THEIR PROCESS? **#smallbizchat**

2011-10-13 12:56 am [idcarter](#) A12a: Their experience and expertise will help the biz owner to navigate many pitfalls, pratfalls, potholes, and caveats. **#smallbizchat**

2011-10-13 12:56 am [idcarter](#) A12b: Communications with D&B and credit agencies can be minimized and in some cases expedited. **#smallbizchat**

2011-10-13 12:56 am [idcarter](#) A12c: Many biz owners don't have the personal time available to

2011-10-13 12:56 am [FMA_Park59](#) dedicate to having the process completed properly. **#smallbizchat**
RT [@idcarter](#): A12a: Their experience and expertise will help the biz owner to navigate many pitfalls, potholes, and caveats. **#smallbizchat**

2011-10-13 12:56 am [CyberJenn](#) Q12: WHAT IS A BUSINESS CREDIT SPECIALIST AND HOW CAN THEY BE HELPFUL IN THEIR PROCESS? **#smallbizchat**

2011-10-13 12:57 am [CyberJenn](#) A12a: Their experience and expertise will help the biz owner to navigate many pitfalls, pratfalls, potholes, and caveats **#smallbizchat**

2011-10-13 12:57 am [CyberJenn](#) A12b: Communications with D&B and credit agencies can be minimized and in some cases expedited. **#smallbizchat**

2011-10-13 12:57 am [SmallBizLady](#) Special thanks to Financial Strategist Iris Carter [@idCarter](#) <http://t.co/5SZGKWRC> **#smallbizchat**

2011-10-13 12:57 am [CyberJenn](#) A12c: Many biz owners don't have the personal time available to dedicate to having the process completed properly **#smallbizchat**

2011-10-13 12:57 am [nickelnm](#) Q10: Create a separate business identity AND to not get credit that requires a Personal Guarantee [@SmallBizLady](#) **#smallbizchat**

2011-10-13 12:58 am [SmallBizLady](#) Next week on **#Smallbizchat** 10/19 [@thesqfthouston](#) on how to negotiate commercial space for your business **#smallbizchat**

2011-10-13 12:58 am [edmeeroche](#) RT [@SmallBizLady](#): Special thanks to Financial Strategist Iris Carter [@idCarter](#) <http://t.co/5SZGKWRC> **#smallbizchat**

2011-10-13 12:58 am [CyberJenn](#) RT [@SmallBizLady](#): Special thanks to Financial Strategist Iris Carter [@idCarter](#) <http://t.co/UokFN2NS> **#smallbizchat**

2011-10-13 12:58 am [SmallBizLady](#) Roll call, who's on [@Smallbizchat](#) tonight? Give me your best 140-character commercial. **#smallbizchat**

2011-10-13 12:58 am [SmallBizLady](#) Tomorrow get the full interview with Iris Carter [@](#) <http://t.co/5SZGKWRC> **#smallbizchat**

2011-10-13 12:58 am [SmallBizLady](#) Was this interview helpful? Join us every Wednesday 8-9p ET follow [@SmallBizChat](#) on Twitter for info. **#smallbizchat**

2011-10-13 12:58 am [BarryBirkett](#) [@idcarter](#) I haven't looked to see if Google reports those. Hadn't thought about it before so great tip (among many)! Thanks! **#smallbizchat**

2011-10-13 12:59 am [BlueCanaryWorks](#) [@smallbizlady](#) [@idcarter](#) Thank you for a very useful chat today! Lots of great takeaways. **#smallbizchat**

2011-10-13 12:59 am [edmeeroche](#) [@TaiGoodwin](#) [@SmallBizLady](#) finally able to make a **#smallbizchat** - thx 4 the gr8 <http://t.co/lqvYdNiJ>

2011-10-13 12:59 am [SmallBizLady](#) Thank you to Social Media Strategist and co-host [@TaiGoodwin](#) **#smallbizchat**

2011-10-13 12:59 am [idcarter](#) I have a special for participants. A CFT \$5000 Biz Line of Credit and membership for everyone that registers today for only \$1 **#smallbizchat**

2011-10-13 12:59 am [idcarter](#) Go to <http://t.co/rN6jHIM5> for a short info video and then sign up!!! **#smallbizchat**

2011-10-13 12:59 am [SmallBizLady](#) The mission of **#Smallbizchat** is to end small business failure by helping you succeed as your own boss. **#smallbizchat**

2011-10-13 12:59 am [Thirtysixmonths](#) Great chat tonight! **#smallbizchat**

2011-10-13 12:59 am [idcarter](#) Learn how to establish and build Biz Credit and learn how to separate your personal credit from your Biz credit. **#smallbizchat**

2011-10-13 1:00 am [CyberJenn](#) RT [@SmallBizLady](#): The mission of **#Smallbizchat** is to end small business failure by helping you succeed as your own boss. **#smallbizchat**

2011-10-13 1:00 am [MrsSotology](#) It's [@MrsSotology](#) enjoying another informative **#smallbizchat** - check out [@sotology](#) at: <http://t.co/ajL6uF5s> for more information!

2011-10-13 1:00 am [Kris Cannon](#) RT [@SmallBizLady](#): THE LATEST BLOG POST >> 10 TIPS TO RECESSION PROOF YOUR SMALL BUSINESS >> <http://t.co/g3FrxtxV> VIA **#smallbizchat**

2011-10-13 1:00 am [FMA_Park59](#) Learned a lot tonight. **#smallbizchat**

2011-10-13 1:01 am [polychronicity](#) [@smallbizlady](#): Starbucks & Opportunity Finance Network to Help Start Small Businesses: <http://t.co/ALouiUOa> **#smallbizchat**

2011-10-13 1:01 am [CyberJenn](#) RT [@BlueCanaryWorks](#): [@smallbizlady](#) [@idcarter](#) Thank you for a very useful chat today! Lots of great takeaways. **#smallbizchat**

2011-10-13 1:01 am [SmallBizLady](#) Join us next week 10/19 Justin Lee [@thesqfthouston](#) on how to negotiate commercial space for your business **#smallbizchat**

2011-10-13 1:01 am [idcarter](#) [@BlueCanaryWorks](#) your're welcome **#smallbizchat**

2011-10-13 1:02 am [ckilgore67](#) RT [@SmallBizLady](#): Next week on **#Smallbizchat** 10/19 [@thesqfthouston](#) on how to negotiate commercial space for your business **#smallbizchat**

2011-10-13 1:02 am [TaiGoodwin](#) Free #Teleclass: Launch Smart: Before You Quit - 7 Things to Do While You Still Have Your Day Job: <http://t.co/CVN1mROV> **#smallbizchat**

2011-10-13 1:03 am [idcarter](#) [@BarryBirkett](#) you are welcome **#smallbizchat**

2011-10-13 1:04 am [TaiGoodwin](#) Thanks to [@idCarter](#) for the great info on personal vs business credit for entrepreneurs (and employedpreneurs) **#smallbizchat**

2011-10-13 1:04 am [PSource7](#) [@SmallBizLady](#) awesome **#smallbizchat** this evening got lots of helpful info

2011-10-13 1:05 am [BCGNonprofits](#) **#smallbizchat** had some valuable info as usual. Thanks for empowering small businesses to succeed.

2011-10-13 1:05 am [TaiGoodwin](#) RT [@Thirtysixmonths](#): Great chat tonight! Thanks - so glad you could join us! **#smallbizchat**

2011-10-13 1:05 am [Caelasmom](#) RT [@SmallBizLady](#): RT [@idcarter](#): A11c: Get a biz phone number that is listed with 411. (not a cell phone), apply for your federal tax ID number. **#smallbizchat**

2011-10-13 1:06 am [JvaniaMWebb](#) RT [@SmallBizLady](#): The mission of **#Smallbizchat** is to end small business failure by helping you succeed as your own boss. **#smallbizchat**

2011-10-13 1:06 am [TaiGoodwin](#) [@edmeeroche](#) So glad you could join us tonight!!! **#smallbizchat**

2011-10-13 1:06 am [TheSqFtHouston](#) RT [@SmallBizLady](#): Join us next week 10/19 Justin Lee [@thesqfthouston](#) on how to negotiate commercial space for your business **#smallbizchat**

2011-10-13 1:06 am [cartergirlevent](#) “@SmallBizLady: RT [@idcarter](#): A11b: Apply for your Sales Tax permit (this allows you to be exempt from purchasing taxes). **#smallbizchat**” !!

2011-10-13 1:07 am [cartergirlevent](#) RT [@SmallBizLady](#): RT [@idcarter](#): A11c: Get a biz phone number that is listed with 411. (not a cell phone), apply for your federal tax ID number. **#smallbizchat**

2011-10-13 1:07 am [MarshaEgan](#) RT [@PSource7](#): [@SmallBizLady](#) awesome **#smallbizchat** this evening got lots of helpful info

2011-10-13 1:07 am [tai850](#) RT [@SmallBizLady](#): Q10: WHAT IS THE SINGLE MOST IMPORTANT THING A SMALL BUSINESS OWNER CAN DO RIGHT NOW TO PROTECT THEIR PERSONAL CREDIT? **#smallbizchat**

2011-10-13 1:09 am [MarshaEgan](#) **#SmallBizChat** I seem to be missing q and a's 2-9?

2011-10-13 1:09 am [cartergirlevent](#) “@SmallBizLady: Special thanks to Financial Strategist Iris Carter [@idCarter](#) <http://t.co/BJFtZKsV> **#smallbizchat**” great info!! Thanks!

2011-10-13 1:10 am [cartergirlevent](#) RT [@SmallBizLady](#): Next week on **#Smallbizchat** 10/19 [@thesqfthouston](#) on how to negotiate commercial space for your business **#smallbizchat**

2011-10-13 1:14 am [TaiGoodwin](#) [@sigmasoror](#) Our **#smallbizchat** guest tonight [@idCarter](#) gave some great advice

2011-10-13 1:14 am [ckilgore67](#) RT [@SmallBizLady](#): Join us next week 10/19 Justin Lee [@thesqfthouston](#) on how to negotiate commercial space for your business **#smallbizchat**

2011-10-13 1:14 am [sharonmc](#) RT [@TaiGoodwin](#) Free #Teleclass: Before You Quit - 7 Things to Do While You Still Have Your Day Job: <http://t.co/ckSOSI2n> **#smallbizchat**

2011-10-13 1:15 am [TaiGoodwin](#) RT [@jsfabian](#): direct link for FEIN: <http://t.co/uekvLumY...> Thanks for sharing this **#smallbizchat**

2011-10-13 1:17 am [edmeeroche](#) [@idcarter](#) Iris, 4got to ask, r u a fan of crowdfunding 4 entre. ie. Kickstarter **#smallbizchat**

2011-10-13 1:23 am [polychronicity](#) Thanks [@SmallBizLady](#) and [@TaiGoodwin](#) for hosting **#smallbizchat** ! **#smallbizchat**

2011-10-13 1:26 am [Phasionlab](#) **#smallbizchat** was very enlightening tonight [@SmallBizLady](#) x [@idcarter](#) I've got to review & make sure I have all my notes #Thanks

2011-10-13 1:27 am [SmallBizLady](#) [@MarshaEgan](#) Q9 HOW CAN A SMALL BUSINESS OWNER FIND OUT IF ANY OF THEIR CURRENT CREDIT CARDS ARE BIZ CARDS OR PERSONAL CARDS? **#smallbizchat**

2011-10-13 1:27 am [SmallBizLady](#) [@MarshaEgan](#) A9: Review your personal credit report. If a credit card on that report it is not a business credit card. **#smallbizchat**

2011-10-13 1:28 am [cfar](#) RT [@SmallBizLady](#): Join us next week 10/19 Justin Lee [@thesqfthouston](#) on how to negotiate commercial space for your business **#smallbizchat**

2011-10-13 1:49 am [FedExKim](#) RT [@SmallBizLady](#): The mission of **#Smallbizchat** is to end small business failure by helping you succeed as your own boss. **#smallbizchat**