



DBA vs LLC

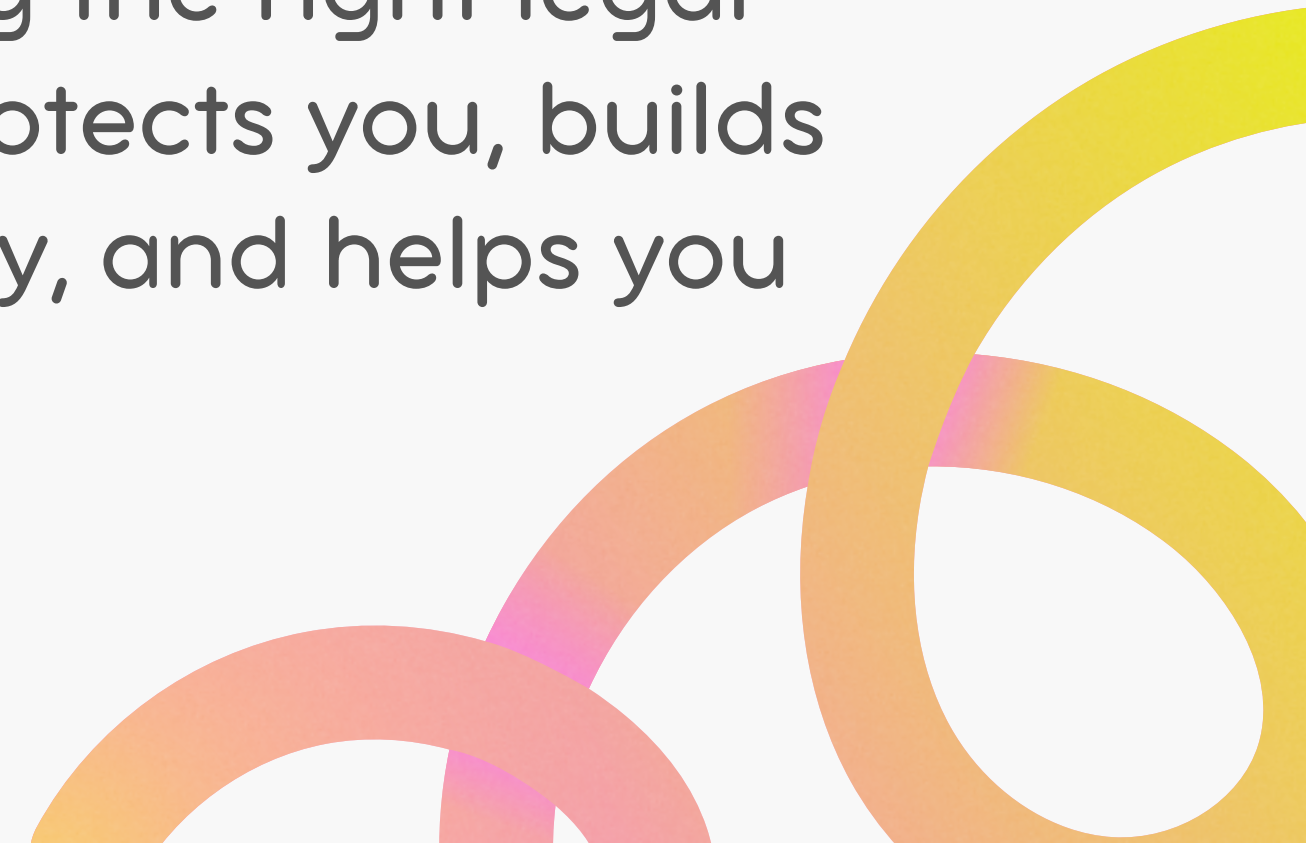
What's the difference—and
what's right for you?

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~~~~~ informational purposes only and is not *~~~~~*
intended as legal advice. Please consult a
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guidance specific to your situation. *~~~~~*

Why does it matter?

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Because publishing is running a business. Even if you're self-publishing, you're selling products (your books, merch, character art, etc.). Choosing the right legal setup protects you, builds credibility, and helps you grow.



What is a DBA? ("Doing Business As")



A DBA lets you operate under a name that is separate from your legal name.

It's NOT a separate legal entity, you're still personally liable.

Example: Jane Smith publishes as J.S Mitty

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Key differences

Pros of a DBA

- ✓ Easy and cheap to set up
- ✓ Keeps bank and publishing accounts organized.
- ✓ Great for branding (pen name, press name)
- ✓ Great stepping stone for early-stage authors

Cons of a DBA

- ✗ May still need an EIN for tax/accounting purposes
- ✗ Doesn't make you a legal "company".
- ✗ No liability protection. Your personal assets could be at risk.

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What is an LLC? (limited liability company)

An LLC is a legal business structure separate from you personally.

It can own property (like ISBNs, royalties), sign contracts, and open business accounts.

It protects your personal assets from lawsuits or business debt.

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Key differences

Pros of an LLC

- ✓ Personal liability protection
- ✓ Appears more professional to bookstores, agents and vendors
- ✓ You can publish under your LLC name (i.e., Moonlight Press, LLC)
- ✓ Helps with taxes and financial planning

Cons of an LLC

- ✗ Higher cost to set up and maintain
- ✗ More paperwork/accounting required
- ✗ Rules vary by state (so check your local regulations)

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Side-by-side comparison

Feature	DBA	LLC
Legal Entity	✗ No	✓ Yes
Personal Liability	✗ You are liable	✓ Protected
Cost	\$ Low	\$ \$ Medium-High
Branding Name	✓ Yes	✓ Yes
Taxes	On your personal return	LLC can choose structure
Author Phase	Good for beginners	Best for scaling authors

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So, what should you choose?

Look into DBA if:

- you're early in your career
- you're just testing things out
- you want to publish under a pen name/press name

Look into an LLC if:

- you're earning steady income (or projecting to)
- you want legal protection
- you're publishing multiple books (or authors)
- you want to look more official

PRO TIPS for authors



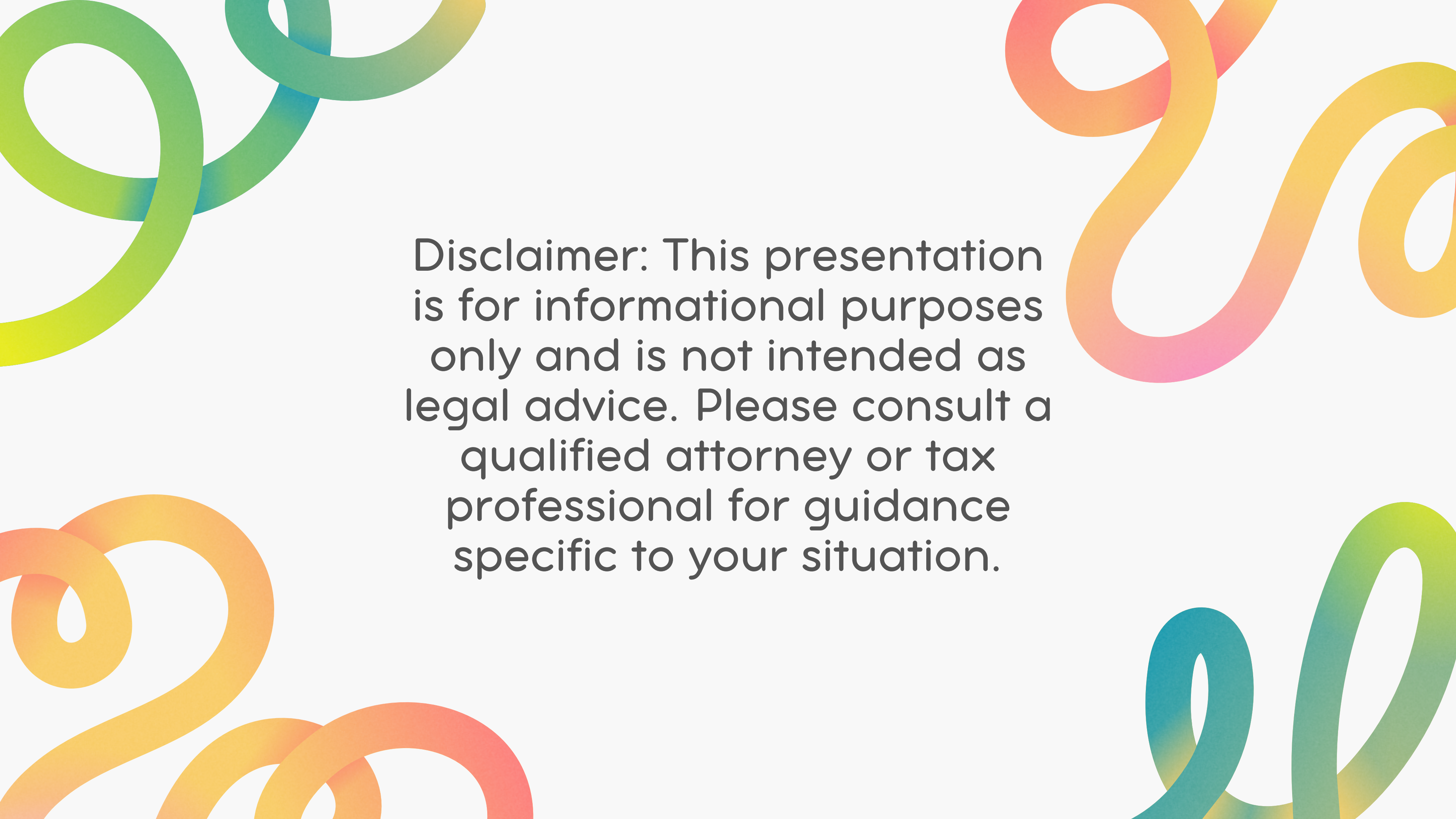
Consider using a CPA or legal service to stay compliant (highly recommended)

Register your business name, get an EIN, and open a business bank account

Always separate your personal & professional finances. Keep excellent records

You can have both! (LLC + DBA under it for a pen name)

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