FABIN

New Trucker Startup Checklist

Everything to cover before you start your trucking company, in the order most people do it. Check each box as you go.

1. Set up your business

- [ ] Choose your business structure (many owner-operators use an LLC) and pick a business name.
- [ ] File your LLC with your state and keep a registered agent on record.
- [ ] Get your EIN from the IRS. It is free at irs.gov.
- [ ] Write an operating agreement.
- [ ] Open a business bank account, separate from your personal one.

2. Get your federal authority

- [ ] Apply for your USDOT number.
- [ ] Apply for MC operating authority if you haul regulated freight for hire across state lines.
- [ ] File your BOC-3 (process agent) so your authority can become active.
- [ ] Register and pay your UCR (Unified Carrier Registration) each year.
- [ ] Keep your MCS-150 up to date. It is required at least every two years.

3. Insurance

- [ ] Get quotes from more than one insurance agent who works with trucking.
- [ ] Primary liability must be filed with FMCSA. Federal minimums depend on what you haul, so confirm yours.
- [ ] Ask about cargo, physical damage and non-trucking coverage, and what brokers you plan to work with require.
- [ ] Keep a certificate of insurance (COI) ready to send to brokers.

4. Taxes and permits

- [ ] File Form 2290 (Heavy Vehicle Use Tax) if your truck is in the weight range that requires it.
- [ ] Set up IFTA (fuel tax) and IRP (apportioned plates) if you run in more than one state.
- [ ] Check your state's own permits and tax registrations.
- [ ] Set aside money for quarterly estimated taxes. A tax professional can help you plan.

FABIN is not a law firm, tax advisor, or government agency. This checklist is general information, not legal or tax advice.
Rules and fees change. Verify current requirements at FMCSA.gov, IRS.gov and with your state.

5. Drivers and safety compliance

- [ ] Register in the FMCSA Drug and Alcohol Clearinghouse and run required queries.
- [ ] Build a driver qualification file for every driver and keep it current.
- [ ] Join a drug and alcohol testing program (consortium) for random testing.
- [ ] Choose an ELD (electronic logging device) that meets FMCSA rules.
- [ ] Track medical card and CDL expiration dates so nothing lapses.
- [ ] Prepare for your New Entrant Safety Audit during your first months of operation.

6. Before your first load

- [ ] Set up your carrier packet: W-9, COI, authority letter and contact details.
- [ ] Decide how you will find loads (load boards, brokers, direct shippers).
- [ ] Vet every broker or shipper before you haul, to avoid fraud and slow payers.
- [ ] Compare factoring companies if you need faster payment, and read the contract carefully.
- [ ] Keep clean records of miles, fuel, repairs and receipts from day one.

Want help with any step? Book a free consultation. WhatsApp or call us at +1 929-510-3856.

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