

# TRANSCRIPT

## On Your Terms



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Episode #: 219

How to Start an Online Business in 2024

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Sam Vander Wielen:

Hey, and welcome back to On Your Terms. I'm so excited for today's episode because this is a very special episode where I have created a brand new free legal training for you called Five Steps to Legally Protect and Grow Your Online Business. In this free workshop that you're about to listen to, I share my five best tips to legally protecting and holistically protecting yourself, your business, and your business's money.

These are crucial steps that you have to take if you want to operate a business online safely, if you want to make sure that you're protected, if you're already running a business, and if you want to make sure that you future proof the business that you're building. Because as we'll talk about in today's training, it matters a whole lot more to me, at least, about where you're headed than where you are right now.

So, if you're sitting here today and you think I've just got an idea, or I have a small business, or I don't know if my business needs this legal protection yet, please, please, please do yourself a favor, do your future business a favor and listen to this legal training. It's got the best info that I can offer you all for free. We're going to talk about business insurance, scope of practice, how to register your business, which contracts you need, what you need to know about properly sending and signing contracts so that they're actually enforceable and that they protect you and so much more.

So, I'm so excited to get into this training. Make sure you listen all the way through because the reason you're getting this training today is that today is a very special day that kicks off a five day sale on the Ultimate Bundle. So, the Ultimate Bundle is officially on sale until June 28th only. So, only until this Friday, you've only got a couple of days to hop in on this deal. And if you don't take action quickly, you might miss the

opportunity to get three live Q&A calls with me in 2024 if you join before this Wednesday.

So, with that, let's get into the training. I'll share a bit more about the sale and everything that you'll get if you join by Friday at the end of this training. So, let's get into it and I'll see you on the other side.

Hey there and welcome. I'm Sam Vander Wielen, the host of the free legal workshop that you signed up for today called Five Steps to Legally Protect and Grow Your Online Business. Today, I'm going to teach you the five simple steps that every online entrepreneur must take before it's too late.

I also would love if you'd come say hi to me on Instagram, send me a DM or tag me in your Instagram Stories, I'm @samvanderwielen on Instagram. Let me know you watched this free legal workshop so I can reach out and say thanks.

All right. Now, if you're anything like me, I have a quick favor to ask you. I need you to close out all those tabs. I need you to put your phone either in a drawer or out of reach or on do not disturb, whatever you can do. And bonus points, if you want to go grab yourself something cozy to drink, I've got water. I've got this wild wonder mango sparkling water situation. It's very good. It's my new summer drink. And I am ready to get started.

You're going to want to stick around all the way through the end of today's workshop, because I'm going to show you at the end how you can get access to free live Q&A calls with me and even get a bonus Facebook Ads training from my very own Facebook Ads team.

Now, I always practice what I preach. I am an attorney after all. And although I am an attorney, I don't practice law. What that means is that I don't provide legal services. I don't do legal stuff for people. I don't act as their lawyer. That means I don't give legal advice. I never establish that attorney-client relationship with people. Instead, I provide educational and informational workshops like these. I sell downloadable legal templates and my bestselling Ultimate Bundle Program, which you'll

hear about later. But this is not legal advice. This is not a substitute for you seeking legal advice from your own attorney. And I can clarify things, but I can't advise. I can't tell you go invest in that property. I can just tell you some of the pros and cons of investing in property. That's just a silly example.

Okay. Now, before we get started, I want to make sure that you showed up to the right legal workshop. So, tell me if this sounds like you, you are in the right place today if you want to grow an amazing business online without wasting time Googling answers to legal questions that are just leaving you freaked out. You might have also tried figuring out the legal, financial, or insurance setup for your business, but now you're just looking for a trained professional to hand you a step-by-step plan. Definitely in the right place. Or you wish you could get the legal piece taken care of so now you could just focus on doing the work you love, because I doubt you started your business, unless you're a lawyer, to focus on things like contracts.

You're also in the right place if you're maybe new to business and you don't know what you don't know - I hear that a lot - and you don't know what you don't know about the legal stuff specifically. You want to make sure you do it right from the start so that you don't accidentally land in legal hot water or do something wrong. Now, you're also in the right place if your business is growing, maybe you're a little bit further along, and now you want to make sure that your business is legit and protected before you move forward.

On the flip side, you are not in the right place if you're just looking for a way to get rich quick, or have somebody file stuff for you, or do things kind of fast and easy. Really nothing in business is that fast or that easy. You're also not in the right place if you're looking to hire me to represent you, like in a lawsuit or something like that, like I said at the beginning, I don't practice law. I'm just here to empower you with legal templates and my Ultimate Bundle.

You're also not in the right place if after I'm about to hand you, like seriously, an hour's worth of intense very valuable information for your

online business if you're going to get annoyed at the end when I invite you to my paid program, if it makes sense for you and for me. I'm going to talk to you at the end about the Ultimate Bundle. At the end of this workshop, but don't worry, you are going to get a load of value first.

Now, in case we are new to each other's worlds, I am Sam. I'm Sam Vander Wielen. I'm an attorney turned entrepreneur. I was a corporate litigator for about five years, meaning I practiced law and I was in court filing stuff before judges, arguing in court. And now I've been an attorney for a little over 12 years total. In 2016, I left the law to start my own health coaching business online. I wanted to do something totally different, but apparently the universe had other plans for me because even though I wanted people to hire me to teach them how to cook, my online phone instead rang off the hook with questions about legal stuff for online businesses.

So, in early 2017, I shut down my health coaching business and I launched this business, Sam Vander Wielen LLC, where I, still to this day, teach you how to legally protect your online business. Now, since 2017, I have helped over 200,000 online business owners, just like you, learn how to get paid, get legit contracts in place, form their businesses, protect their content from online copycats, and so much more. I'm also the host of my own podcast called On Your Terms. And I am the author of a book, When I Start My Business, I'll Be Happy: A Practical No BS Guide to Successful Online Entrepreneurship. My book comes out in April 2025, so you want to keep your eyes peeled for it soon.

All right. When I started my online business, I had no clue what I was doing when it came to the online marketing part of this space. I Googled everything. I still remember Googling, What is a landing page? What is an email list? What is a lead magnet? What is a trip wire? Like all of these words were so foreign to me at the time. And maybe you can relate, but at the time I remember feeling really buried in free guides and free checklists and even free trainings like these that weren't as valuable as this training that you're about to get.

I focused on building my foundation from the start. I was very lucky that I somehow stumbled upon this approach, but, hey, it worked out for me. So,

instead of focusing on social media being the house of all of my marketing strategy or creating a million offers and sales and launching all the time, instead I focused on a simple straightforward product suite. Since 2017, I have only ever sold two things. I sell legal templates a la carte and I sell the Ultimate Bundle. That's it.

I have focused on a consistent marketing system consisting of mostly evergreen content. If you become one of my customers or you're in my community elsewhere, you'll hear me talk about this a lot. And I did so all without cold DMs, phone calls, discounts, and lots of launches. I really kept it simple. I built my multi-seven figure business, that has been a multi-seven figure business every single year since 2020, on a very simple evergreen platform.

And the whole time I could sleep tight at night knowing that I had my foundation in place. I took care of the legal stuff and I took care of the financial stuff, which is what gave me the confidence and the freedom to go out and build this business - and now that's what all my customers are doing too - so I could focus on doing what I love, which is helping you legally protect your business, which is doing my podcast, On Your Terms, writing my book, promoting stuff through marketing channels. I love, love, love marketing. I want to focus on that stuff. I don't want to be tossing and turning at night worrying that my legal stuff is not in order.

Now, before I share all of this stuff that you're going to find so helpful today to get your business legally up to snuff, you have to know about one of the worst moments I've ever had as an online entrepreneur. Let me paint the picture for you. So, at the time, I was still living in Philly, where I was born and raised, and I was sitting in WeWork and I was on an SEO meeting with my contractor, Melissa. And Melissa told me, "Boy, you're getting all this traffic from this website." It wasn't a lot of traffic, but it was, you know, more than some other websites I was getting traffic from. And she told me the name of it.

Now, I had never heard of this person before, so I decided to Google it and I looked her up. And at first I didn't think anything of it. I thought, "Boy, this is probably just a business coach sending me some referrals."

So, you can imagine my surprise when I opened up her website and I saw my website. All of my customer testimonials with my name swapped out for hers. All of my clients' pictures next to the testimonials they left about me, not her. All of my products and the descriptions for those products, even the hundreds and hundreds of blog posts I had written up to that point. Get this, there was even a link and a call to action encouraging people to join my very own Facebook community - you know what they say about thieves, thieves are lazy - and she forgot to change the link.

Now, it turns out another lawyer online selling legal templates tried to steal - basically did steal my entire website. The very juicy, very long story about why and how that all happened, that's for a cup of coffee on a different day. But you can pretty much imagine what happened next. I was crying like a baby in the middle of WeWork. And then, my attorney pants kicked in. It took me a couple of minutes. I got off my chest. I called a friend and vented. And then, within an hour, I had her website taken down. Within a few hours, I had a letter out the door, what we call a cease and desist letter. I had the attorney herself on the phone begging me not to sue her, and even asking me why websites were subject to copyright law, which is, again, another story for a different day. And I had the problem resolved.

And now I know what you're thinking. You're like, "Okay. But you're an attorney, so that's why you knew what to do." And also you might be thinking, "You're an attorney and it's even happened to you? Then, what's the point of getting legal stuff in place? What would you do in this situation?" I knew in that moment that it was going to be my mission for the rest of my time in online business to teach you what to do in that moment. Of course, I teach you every day what to do as much as possible to prevent it. But I'm also here to tell you that there's only so much you can do to prevent and you have to have the legal pieces in place as well so that you can properly respond to these things happening. If it happens to me, you can imagine that it's possible for it to happen to you.

I just don't ever, ever, ever want you to be in that scenario and not know what to do, because I know how I felt sitting in that WeWork booth crying by myself, freaking out about how I was going to get my website back, but

also feeling so robbed and so angry at somebody for just thinking like they could just take from something I worked so hard to build. And I couldn't imagine feeling all those same feelings and not knowing what legal steps to take. I don't ever want you to have to worry what the heck do I do ever again. So, today is the last day. We're in it together.

Now, this stuff definitely doesn't just happen to me. Here are some of the scary legal experiences that my customers have before they joined my Ultimate Bundle. Annie Miller - who you might know - she was done with clients pushing boundaries, asking for refunds, and worrying that they were getting inspired by her content. That happens a lot. Chloe from Deeper Than Money had also grown her money coaching business really quickly and then realized that she wasn't so confident that what she had actually built up to that point was legally protected. That's when she joined the Bundle. Christina Galbato watched somebody she was actually friendly with, unfortunately, steal parts of her signature course and then sell it as her own. The person even tried saying that they couldn't remember where they got the email templates from. Yeah, I'm sure.

These are all real situations that have not only happened to my customers, they've also happened to my colleagues, my friends. But maybe you're here today because you're worried about some of those things happening to you, too, right? I don't blame you. Now, luckily for you, the five steps we're about to hop into right now are going to help you set the legal foundation to protect yourself, to protect your business's money, your sanity - and by that, I really mean your boundaries - and even your future. This is really the holistic approach that we're going to talk about today because getting legal protection is really about all of these things. It's about protecting you as a person, separating you from your business, protecting your money, protecting your boundaries, and future proofing your business.

Now, here's what you're going to learn today. Step number one, we'll talk about the mindset shift that you have to make when it comes to legally protecting your business. Because it's not about where you are right now, it's a little bit more about where we're headed. Step number two, we'll talk about how registering the right kind of business entity and acting like a business online protects your personal assets. Step three, we'll

talk about what you must get in place ASAP so you don't owe a dime if you get sued. Protect your moolah. Can you see how we're going to talk about how to protect you, how to protect your money? How proper contracts and policies can totally save your vegan bacon is all covered in step number four. That's all about protecting your sanity and those boundaries. And step number five, the real key to staying legally protected, knowing what you can legally do in your business. If you've ever wondered what the legal boundaries are, about what you're allowed to do, talk about, say, teach, sell in your business, we're going to cover that in step number five. We'll talk about scope of practice.

Now, I want you to think for a second how would your life change if you knew your content and your business were legally protected? Imagine what that would feel like just for a moment with me. I know that when I do this workshop live, so many people tell me they would feel such a huge sigh of relief, so much better. But, also, I love asking people when I do this live, what could you focus on instead? I want you to imagine that you've got your legal foundation set. There's no more worrying about it, no more tossing and turning at night. You can just focus on actually building your business and doing so confidently. How amazing would it feel to have the confidence that the legal piece is taken care of? What would you focus on instead? Think about this.

Often I hear I would be able to create more content, spend more time with my clients, have more white space to be more creative, be the visionary CEO that I set out to be. I don't blame you. Those are all the things that I want to focus on too. I don't want to be worrying about legal stuff. I don't want to be looking over my shoulder. So, that's why we're here today. Let's dive in.

All right. Step number one, the mindset shift you have to make when it comes to legally protecting your business. Now, story time. If you know me already, you know I love working out. I love going to the gym. I know I'm one of those people. But I've been training for a while now to do a pull up at the gym. So, I pretty much work out every day, and every day I will go to the gym, I'm working out, I'm training to do a pull up. I was waiting to try the pull up to actually try the pull up until I could do it.

But pull ups weren't just going to happen. I had to start taking steps and trying them. I had to start with a band with one foot, two feet, and then on the assisted pull up. And then, I actually had to go attempt it to see if I could do it. But do you see how my mindset of saying I'm just waiting to get to the point when I can do a pull up, but never actually doing it, never actually taking steps to get closer was keeping me held back in the gym.

Like most things in life, your thoughts impact your actions. It's as plain as that. We have to stop believing when it comes to your business that this might not work out. You might be subconsciously believing in or telling yourself all the time, "Well, what if this doesn't work out? I should head to my bets. I should hold back. I should wait to do anything." And we need to start planning for it to work out instead. We need to act like the business owner that you envision in order for it to become your reality. When it comes to legally protecting your business, we're setting ourselves up for current and future success by putting you in the best position possible.

Remember, we talked about protecting that legal foundation. We're protecting where you're headed, not necessarily where you are today. So, people often make this mistake where they'll say, "Well, I'm just starting out. I don't have any clients yet. I don't have as many clients. I don't make as much revenue as I'd like. So, once I get there -" just like me at the gym, once I can do a pull up, I'll try a pull up. It doesn't make any sense. We often say like, "Once I get a ton of clients, that's when I'll get legal protection."

But we don't ever get to the point where we get a lot of clients because we don't feel confident enough to take people on and start working with them or we don't feel confident in our marketing to put ourselves out there. We don't know what we can say so we hold back. We have a course on our minds, but we don't put it out there because we're not sure if we're allowed to. So, do you see how then that prevents you from getting to the point where you have lots of clients and lots of revenue?

My podcast, for example, when my podcast started, I started the podcast and then it was, okay, this is becoming something. I'm going to stick with this. And I've done a weekly podcast every single week for years now. I have hundreds and hundreds of podcast episodes on On Your Terms. And so, eventually, as I got up and running, I said this isn't as big as I want it to become yet, but I know where On Your Terms is headed, so I'm going to get it trademarked. And I did. I got a trademark way before On Your Terms was really a thing. There were only a few people listening at that point. And now there are lots of people listening. And by the time the trademark actually came through, which was well over a-year-and-a-half, my podcast was much more successful.

So, I stepped into and I embody what I'm going to become, not necessarily what I am right at that moment. My little podcast at the time might not have required trademark protection, but I knew where my podcast was headed and did. The same thing with my book. The book gets copywritten before it ever gets on a shelf, because you protect something before it goes and becomes a thing.

Now, in other words, we are future proofing our businesses. We are really envisioning where we are headed, why are you doing this, what do you want this business to look like, and then we are starting to just act like we're there already. And I swear, this helps me all the time. I'm constantly coming back to this mindset adjustment. But doing this, you will see major differences across your business, not just on the legal stuff, but with everything in your business.

Now, to get where you're headed, whenever you envision how you want your business to look six months from now, a year from now, three years from now, that business needs legal protection. In order to get there, it needs legal protection. So, how do we get that legal protection in place? Let's do it.

Okay. Now, there are immediate benefits to getting legal stuff in place because you might be thinking still I'm a small business, or even Sam had her website stolen, so what's the point of me doing this? Well, for one, you look and actually are more professional when you have legal stuff in

place, which is attractive to clients. You will hear from some of my Ultimate Bundle members at the end who actually got more business once they had legal stuff in place. You'll actually get paid on time because you have something like a contract, for example, that actually enforces you getting paid. You can protect your content.

Now, I shared one story of my theft, but you don't see all the stories of the times that I've prevented people or blocked people from stealing from us, too. It happens to us all the time, we get copycatted a lot. We're also able to set clear boundaries with clients, with other colleagues, whoever. And we can attract and work with the right clients. Because remember, we don't just want to work with anyone or sell to anyone. We want this to be a good fit for the both of us.

Now, one of our Ultimate Bundle customers, Liz, said she felt a huge weight lifted off her shoulders knowing she was legally protected and fine tuning her scope of practice with her online course. She didn't realize how much it was holding her back until she got the legal stuff in place.

All right. Now, let's talk about step number two, registering your business. And I want you to pay attention even if you've already registered your business. If you have a sole proprietorship or an LLC, it's still very, very important to tune in to this section. So, the point with registering your business is really that we want to separate you from your business, so that if and when something happened, like you got sued or there was some debt or liability of the business, only the business's assets are at risk, not yours personally. This concept is called personal liability protection, because we are trying to protect you from being personally responsible for what happens in your business.

Now, to register your business, in the United States, we register in the state where you live and work. We do so starting out by choosing a business entity type. Every state has a list of different business entity types. They all have different pros and cons for you, for anybody, for the type of business that you want to start, et cetera. Some of the examples of different business entity types that you might have heard of are LLCs - which we'll talk about in a second - corporations, sole proprietorship -

which we'll also talk about - partnership, et cetera. Those are just all different business entity types.

When you hear business entity types and when you think of these, I want you to think of different house structures. Essentially when you form your business, you're choosing what structure of a home to build. If you're building a duplex, a single story home, a ranch house, a McMansion, they're all essentially different structures that then have certain limitations and guidelines to how you can build your business. That's the way that I like to think of it. I'm very visual.

So, we register our businesses by choosing that business entity type in our state, and then we file the paperwork, the necessary forms in our state and pay the fee, of course, in our state to register as that business entity type. After we file the forms and pay the fees, we get the official documentation from our state and, voila, your business is registered. It's really very, very simple.

Now, the place that people usually get stuck is like, "Right. But what should I register my business as? Which business entity type?" If you're starting an online business, typically speaking, people choose between registering as a sole proprietor or as an LLC. So, I want to go over each.

A sole proprietorship, otherwise known as a sole proprietor, same thing, is one type of business entity that a lot of solo entrepreneurs start with. So, sole proprietorships can only ever be owned by one person and they offer what we call zero personal liability protection.

So, when we talked about at the beginning that the point of registering your business is to personally protect and insulate yourself from any responsibility of the business's liability, debts, all that kind of stuff, this isn't it. This doesn't offer you that. So, yes, this is something that people typically start with. It's fast. It's cheaper. It's really easy. In some states, it doesn't actually even require any formal registration, and so that makes it a very attractive starting point to people.

This is the major downside that a lot of people are not familiar with. Because of it, any of your personal assets are fair game if you have a sole proprietorship. So, if you own a sole proprietorship and you get sued by a client, that means they can go after anything that your name is attached to, like a home, a car, a condo, a boat, a joint bank account, a bike, I guess, I don't know, anything that you own, really any of your personal assets are fair game.

Now, that is the big downside of sole proprietorship is exactly what made LLCs so attractive to people. So, LLCs are just another kind of business entity type. Remember, those are just like a different house structure. It's a little bit more secure of a house structure. And unlike a sole proprietorship, you can own an LLC by yourself or you can own it with business partners. So, if you have business partners, sole proprietorship is not even an option for you.

Now, LLCs offer what's called limited personal liability protection. Note that it's not called absolute personal liability protection, which is why I said at the beginning that I want you to pay attention if you've already registered your business, because a lot of people mistakenly believe that once they have an LLC, they can do whatever they want and kind of hide behind the LLC for legal protection, but that is not true.

It's called limited personal liability for a reason. It's because it is limited in scope because, first of all, you have to actually act like a business. Which is a big part of what I see online, people have LLCs but then they're not actually acting like a business. They're not doing the legal stuff that we're going to talk about in a few minutes. But they also are doing things that are way outside and making themselves seem like a person, which opens themselves up to liability.

Also, some states in America treat what we call single member LLCs - that's when you own an LLC by yourself - as a bit more personal than other states. So, they don't allow as much personal liability for protection to single member owners as they would to what we call multi-member LLCs. So, that's something to keep our eyes out for too.

Now, with an LLC, theoretically speaking, only the company's assets are fair game if there is a lawsuit or some sort of liability. So, that means that they can't come after your house. They can only come after what your business actually owns. That's why a lot of people are attracted to LLCs.

When you have an LLC though, everything you do in your business now has to be between your LLC and your client, or your LLC and your customer, or whatever, or the user of your website, whoever it is in order for you to maintain that personal liability protection. This is why I want you to listen up if you already have an LLC and you didn't learn this before. Your contracts, for example, whether it's a contract you send to people to sign or something you have at checkout - which we'll talk about in a few minutes - you have to make sure that that's between your business and whoever's signing it, not you as a person, because we're never signing on behalf of ourselves when we have an LLC.

We also need to make sure your website policies are doing the same thing. Your insurance policies cover your business and you personally, we'll have you as both. And all your transactions, like you have a business bank account, you're using a business PayPal or a business Stripe account to process your transactions, that money is then only going into your business bank account. We need to keep it squeakier than squeaky clean. We really do.

Really, the goal here is to build a barrier between you personally, so there's you as a person over here and then your business over here. And our goal, my goal for you, really, is to build up this wall between the two of you to insulate you as much as humanly possible, because I don't want you to be liable or responsible for what happens in your business on a personal level. So, we want to maintain that personal liability that the LLC entitles you to, but you don't get automatically. Can you see from our conversation now how it requires a little bit of work, a little bit of making sure your stuff is in order? But don't worry, you're in the right place. This is what I specialize in.

So, like I said, having an LLC isn't just the end of the legal story. We can't just get an LLC and call it a day. We have to act like an LLC. What

does that mean? That means having our personal money and our business money separate. So, I don't care how good you are at bookkeeping or keeping track of things, we need separate accounts, separate cards, all that stuff. We have to have your contracts in the name of your LLC, have your contracts be between your LLC and your client. We need detailed and clean financial records. And we have to make it clear when you're operating online that you have an LLC. See my little copyright symbol on the bottom of this slide, these slides are on behalf of my LLC, not me as a person.

All right. Just checking in here. Are you getting excited about how simple it can be to grow a legally protected business? Or at the very least, can I just check in with you and see are you feeling like your shoulders have dropped a little bit? I hope so. We're doing it. Okay. Let's go.

So, step number three, what you must get in place ASAP so you don't owe a dime if you get sued. Look, the truth is we can't control people suing us or not suing us. So, the point is we just have to get this stuff in place so that it doesn't cost you anything. And it's really more like a little speed bump than it is a giant pothole.

So, one of the ways that we do that is by having business insurance in place. Business insurance is what financially protects you in a lawsuit by providing you with a lawyer, paying the lawyer's legal fees, and then paying for any settlement or judgment that's found against you or a settlement that's reached between the lawyers. So, basically, long story short, if you get sued or threatened to be sued, you wouldn't owe anything because your business insurance would cover it for you.

Now, there are many, many different kinds of business insurance. Sometimes people will write to me and say, "Hey, I have professional liability insurance. Is that the same thing as business insurance?" It is a type, which we're going to talk about in a second. There are many, many different kinds, there's like at least a dozen different kinds of business insurance. Which type you need depends on what you do, how you do it, how much coverage you actually want, the amount of risk you're willing to take, all that kind of stuff.

I want to go over the two most popular types of business insurance. Like I said, you might need different kinds, you might need only one of these, none of these, or more than these. It really depends on your personal situation. The two though that most online service providers need are professional liability and commercial general liability.

Professional liability insurance is otherwise known as errors and omissions insurance or E&O. And it really is meant to cover mistakes or alleged mistakes, of course, that are made in your services or in the production of your work, essentially. So, you're working with a client, they say that they experienced some harm as a result of working with you. They either sue you or send you a nasty lawyer letter to you from their lawyer. And this is the kind of insurance that would kick in and offer you coverage. Now, commercial general liability is a different kind of business insurance that covers things like bodily injury and property damage to somebody else, as well as things like libel and slander.

There are other kinds of business insurance you might need, it depends on your situation. I have lots of resources for you inside the Ultimate Bundle and people that I work with and I like, and I know that many of my clients have been successful in finding people too.

All right. I thought this was a good stopping point, a little pause point, take a drink, do a deep breath, but also to do a little fact check here because this is a question I get from people a lot. A lot of people will say to me, "Well, I'll just get legal protection in place later on. Does it cover the stuff that I've already done? Does it cover the clients I've already worked with?" This is very important for you to know, legal protection only works from now moving forward. So, whenever you get legal protection, it will not backdate any protection for stuff you've already done.

So, if you decide to hold off on all this, and six months from now, get business insurance, get contracts in place, get an LLC, and a client you worked with six months ago, three months ago, it doesn't matter, sues you, you don't have coverage. You are not covered on a business insurance perspective. You're also not covered legally because you didn't have an LLC

at the time you worked with them. You probably didn't have a contract at the time you worked with them. So, it won't matter.

That's why it is important, going back to step number one, that we get legal protection in place to future proof our businesses, because we are protecting what we're building, not necessarily exactly what you have at this moment.

All right. Step number four is all about proper contracts and policies and how they can totally save your vegan bacon. That was a little nod we got from one of our customers who said I helped her to save her vegan bacon. All right. So, attorney prepared contracts and policies prevent the wrong kind of people from working with you in the first place. So, I know you might feel scared or a little nervous to send out a contract, especially one from a lawyer, to other clients. You know, people sometimes they're like, "Well, I'm just worried I'm going to scare them off." And I say, "No, no, no. This is a good thing."

If you freak them out by signing a very simple contract - my contracts, for example. I can only speak for my own. But my contracts are not scary. They're not intensely long. They're not taking anybody's firstborn. They are straightforward. Contracts are a meeting of the minds. So, contracts are really just a memorialization of the terms that you and the other person have reached. And we're just putting that on paper to say like, "Hey, is this your understanding of what we've reached? Because that's my understanding?" And then, we both sign it. On the most basic level, that's what a contract is. If someone's freaked out by that and won't sign it, that means that they intended not to pay you, or they intended to run away, or they were going to steal your course, or something like that. So, thank them and release them.

Instead, contracts set clear boundaries. At the end of the day, you know, I have helped thousands and thousands of people in the online space and I hear from people all the time saying, "Oh, I'm so worried about getting sued." In reality, I always want to tell people this is actually the day to day stuff that comes up that is the most frustrating. If you already are up and running in your business, you know what I'm talking about. But bounced

payments, people not paying on time, people copying your content, people giving access to other people, people stretching a six month contract to be over nine months, people canceling their sessions and rebooking too late and trying to stretch it out, people trying to get more than what they've actually paid for, that's the frustrating thing, people asking for refunds when you're saying no refunds. That's the stuff that comes up every day. People aren't getting sued left and right every day. This is the stuff that's coming up every day.

So, with a contract, with a properly written, properly executed contract, we can prevent those awkward conversations. In fact, we can just prevent those conversations from ever happening. And we prevent ourselves from having to create rules on the fly or not knowing how to navigate a sticky situation.

I can't tell you how many customers, before they became my customers, came to me saying that the thing that finally broke the camel's back and got them to purchase a product from me was the fact that someone asked for a refund, and even though they had a kind of shoddy contract that they put together themselves, they weren't sure if they could tell the person no. Even though the contract said no refunds, they weren't sure if they had a legal leg to stand on. Maybe you feel the same way. That's what having bad contracts or no contract at all does.

Now with good contracts, the terms of your work are laid out together, nice and neat, easy to read, straightforward, and it's just specific to what you do. That's really the goal.

Now, what kind of contract do you need? What I recommend is making a list of all the different offers you have in your business or you plan to have in your business. So, if you offer one-to-one coaching, or you're going to offer a group program, an online course, a membership or sell digital products, physical products, I want you to make a list of whatever you offer and then we need a contract for each one of those. Sometimes you can double dip and use the same contract for a few different offers. Sometimes you can't.

So, if it's one-to-one coaching of any variety, consulting, any one-to-one services, if you're a service provider of any sort, like a coach, an RD, something like this, then you use a client contract. If you're going to offer a group program or a mastermind, you would use the group coaching contract. If you are selling things like a membership, a digital product, or online course, you want to use at least what I call our terms of use, because this is actually a contract you put at checkout versus something that you have people sign.

Now for the first two, the client contract and the group program, these are contracts you send to your clients to have them sign at the same time that they're paying for your coaching or your service. So, you need to make your contract available to people at the same time that they are paying. You can't have people pay for things and then provide your contract to them afterwards. There's a right way and a wrong way to send these things because your contract will actually just be null and void if you only provide it after someone's paid.

So, with the client contract and the group program contract, you would send them an email or two emails - it doesn't matter - and say, here's your invoice and here's your contract, review and sign and pay, and get back to me. With something like the terms of use for a course, a membership or a digital product, we would include this at checkout so that somebody would actually have to check off a box that says I have read and agreed to these terms of use before purchasing this program. And then, we would follow up with an email to them saying here's a copy of the terms that you agreed to when you purchased my course, product, membership. And we would make sure they have a completed copy of that. So, these are sent and signed differently, both enforceable.

Now, I just gave another example here, like if you have an affiliate program, you want to have an affiliate agreement, there are all kinds of things. If you hire a contractor, an independent contractor, you always want to use an independent contractor agreement because it's very important to differentiate legally speaking that this person's a contractor and not an employee. And the list goes on. I have lots and lots of different kinds

of contracts, but these are some of the main ones that I thought we would talk about today.

Now on the flip side, there are also policies. So, these are like contracts that people are agreeing to just through their use of, in this example, your website. So, your website actually needs these three policies on it. Number one, your terms and conditions. Two, a website disclaimer. And three, a privacy policy. I'm going to go over each of these in turn. All right.

So, number one is your terms and conditions. This is like your catch all policy that goes on your site. It really goes over the rules and regulations of using your website, of your return policy or refund policy if you send certain things or sell certain things, your intellectual property policy, even their consent to use or share your content. Like if they want to link to a recipe that you've written or share a workout that you've created or links to your blog posts, this is all what would be covered in your terms and conditions.

Now, website policy number two, your website disclaimer is actually the legally most important one, I would say. The third is legally required, but this is legally very important for you to protect you because this is the one that tells people who you are, what you do, and what you don't do. And, no, this is not just for people who do something in the health realm, because a lot of people think of disclaimers more like a doctor thing where you say check with your doctor first. That is a type of disclaimer and that is built into my website disclaimer, if you talk about health stuff.

But even if you don't, if you talk about money, career, self-care, mindset, anything, business, financial, legal stuff, we all need disclaimers, because disclaimers are what tell people you have to take this information and do what's best for you. You can't hold me legally responsible. But there's actually some fancy legal language in there to protect you from liability.

Now, the third one, as I said, is legally required here in America and in lots and lots of other countries around the world because this is the one

that's required both by the GDPR, the General Data Protection Regulation, which is an EU law, as well as a number of federal privacy laws here in the United States, and even a California law that applies to all of us as long as people from California can access our websites. We have to have a privacy policy on our site. Not just have a privacy policy, we need to have a privacy policy that's tailored to you, how you run your website, how you collect information, and what you do with it. So, having something like a template where I prompt you to go through and say yes or no, or how you use certain information is really important because it needs to be specific to you.

Now, contracts are the written proof that you're going to need to collect any skipped or missed payments. Because without a contract, you're not going to be able to collect anything that people owe you. You need it to defend yourself if you're accused of doing or not doing something by a client, because if they say, "Hey, you didn't send me that document you were supposed to send," you would look to your contract and say, "That was not part of the deal." And it also helps you to set clear boundaries with your clients when they ask for something that wasn't promised at the outset, like that document, for example.

You need to, more than anything, make sure that your contracts are enforceable. That's really the key. So, just having a contract is not good enough. We need you to have enforceable contracts. Often, copy and pasted contracts are not enforceable because they tend to be missing key provisions that you actually need in order to enforce them, or you haven't learned how to properly send and sign them, like I was talking about earlier, so that in the long run, you're not actually able to enforce it. I see this often with people misusing or making some missteps with e-signatures. E-signatures are perfectly legal as long as you do them right and you use e-sign out compliant platforms. So, it's really important that you know how to send and sign things properly, not just have a contract. We want to make sure it's enforceable.

All right. Are you seeing how these simple legal pieces being in place would make you feel so clear, so protected, and so confident? I hope so

because we only got one step left and it's a good one, so you want to pay attention.

All right. Let's talk about scope of practice. The real key to staying legally protected is truthfully knowing what you can legally do online. So, scope of practice is about what you can and can't do, teach, talk about, sell, et cetera, based on how you're qualified, educated, certified, licensed, et cetera.

Now, this primarily applies to those of you who are offering services, those of you who are teaching about things and more in the educational part of content creation. And it's a highly talked about and, I would say, very confusing to other people issue. So, we want to clear it up. Every state is different.

Every state has its own scope of practice laws. If your state though doesn't define exactly what you do - especially if you're an online coach, they probably don't - you still have to make sure that you're not doing something that your state defines as only other professionals being able to do. For example, if you're a mindset coach, your state is not going to define what is legal for a mindset coach to do and talk about, but what they will define is what a therapist can do, what an accountant can do, what a lawyer can do, what a financial planner can do.

So, depending on what you talk about when it comes to your mindset sessions, or if you're a life coach, or a self-care coach, or something like that, there are lots of other professions around you that are defined in your state, and you have to make sure you're not doing those things because then you're doing things that are considered the unauthorized practice of medicine, therapy, physical therapy, practice of law, dentistry, whatever it is that you do. So, those things are defined by your state and we need to make sure that you're not violating that in any way.

Now, what's most important at the end of the day is doing what you say and saying what you do and nothing else. Because a lot of people think that they can just say, "Hey, I'm not a doctor, so here's some doctorly advice" or "I'm not a lawyer, so here's some legal advice." Saying that you're not

X and then giving advice that only an X could give is not legal protection. That will not have you covered.

And to that same effect, legal documents will not get you out of legal trouble if you do things outside your scope of practice. So, having people sign a contract that says you understand I'm not your doctor, lawyer, accountant, financial planner, therapist, whatever, and then giving any kind of advice or teaching about a topic in a way that could be construed as that type of advice will not cover you. So, it will not be enough for you to say but I told them I'm not a doctor. The point is if you're not a doctor and you're not acting as somebody's doctor, you can't do doctorly things. So, we have to be consistent across the board. This is really a lot of what I specialize in and teach people in. This is part of the Ultimate Bundle that comes up a lot.

A lot of times this comes up when people have professional license, so I wanted to quickly touch on this in case you do as well. If you are a doctor, lawyer, accountant, somebody, anybody, architect - I get this question from people a lot who have a professional license - nurses, RDs, all kinds of things, if you're trying to start a coaching business though, because you want to be able to be online, be location independent, have more time, freedom, and flexibility, and so you want to have more of like a coaching consulting business, you want to sell online courses, you now are bound by the scope of practice of what a non-licensed person can do.

Protecting your license really means not relying on it. We can't have our cake and eat it too. So, essentially, when you want to start that online business and not establish the professional relationship anymore, you have the same scope as everybody else. And so, this is something I cover in more detail elsewhere, but I wanted to quickly mention this in case that applies to you.

Okay. Now, let's review. You have just learned focusing on where you're headed and not where you are now when it comes to legal protection is key, how registering the right kind of business entity protects you personally, and how proper contracts and policies can save your vegan bacon. We also learned what your website needs to be legally protected and how to know

what you can legally do and teach. And we also know that you need legal protection before you're ready, or a little before you're ready at least, because you don't get backdated protections. You're not going to get the protection later on for anything you're doing now.

I know you're here today because you've tried figuring out the legal, financial, and insurance setup for your business on your own, but now you just need a trained professional to hand you a step-by-step plan. I know you're also here because you wish you could get the legal piece taken care of so you could actually focus on doing what you love. And I also know you want to grow an amazing business without wasting time Googling answers to legal questions that are just freaking you out.

And I couldn't be happier to tell you that now is your time, my friend. It is your time to stop hoping that the universe will protect your business just because you have good intentions. I know you do have good intentions, but that's not going to help. It's time to stop the cross my fingers and hope for the best and end this once and for all. It's your time to get legally protected and stop looking over your shoulder wondering if anybody will notice that you accidentally stole somebody else's privacy policy.

And it's time to get legally protected with a proven step-by-step system. This isn't just possible for an attorney like me. I have thousands of customers who don't have a legal background and some who do and don't have any fancy legal skills. They just use my foolproof legal templates and my system to legitimize their online businesses. And if they can do it, I promise that you can too. Thousands of coaches and service providers, creators, course creators just like you have used my legal templates and my trainings to get legally up to snuff and breathe a gigantic sigh of relief, like @fuelingfinancialfreedom here that says that the Bundle has been the greatest investment in her business thus far.

And as you can see here from just a handful of our thousands and thousands of customers in the Ultimate Bundle, so many of them expressed feeling so much relief once they get the Ultimate Bundle.

Now, today, I'm inviting you to download all the legal templates and training you need inside the Ultimate Bundle too. Come and join us. These templates and trainings are the next step to growing your online successful business. This is the exact program you need to legitimize your business, onboard your clients the right way, hire some contractors properly, get paid on time, boldly grow the business of your dreams, and get the support of a lawyer for your online business. That's me.

So, you'll also see that you get real results. Here we have Haley who had been a personal trainer for eight years before she started her own online business training business. And she felt such a huge sigh of relief knowing that she had our contracts and not the pieced together ones that she came to us with in place as well as all three of her website policies. Thanks, Haley.

We also had this client here on the right who had shared with me that once she got the Ultimate Bundle and sent out her contract, she was really nervous to open it and to get started, but she had so much energy afterwards. And she also shared something I shared with you earlier, at the end here, she says, "I wanted you to know that I got two more clients later that day." So, it really is true that I think you start to call this in, in terms of stepping up, stepping out, being confident, and putting yourself out there more. And when you put yourself out there more, you get more clients. That's just how it works.

Okay. Now, let's break down what's inside the Ultimate Bundle. First things first, you get the 13 court legal templates, which I will break down all 13 and what's inside in a second. Each one of my legal templates comes with a how-to video tutorial. It's a screen share video where I actually walk you through that exact template and teach you how to fill it out in 15 minutes or less. You're not doing any legal writing. You're just putting in your personal details.

You get access to the Ultimate Bundle Business Library, which has over 35 video lessons - I'll break those down in a second - lifetime of the program access, so you can download what's inside the program and use it as much as you need and want. And you get updated templates and trainings at no

additional cost. So, I keep the legal templates and the trainings updated as needed, definitely the templates even more often as they needed as things change in online business. And every time I update those templates, I drop them into your portal. I send out everybody a note in our monthly member only newsletter letting you know what changes have been made. And those are provided to you at no additional cost.

You also get instant access to a private member only community where you can ask all of your questions. There's both tech support and support for the content of the program in there. You get direct access to me inside that community, as well as inside the program, you can comment on any of the templates or trainings. You get exclusive access to additional workshops and things like Q&A sessions that pop up from time to time. That monthly member only newsletter that's full of updates and what's happening inside the program.

And as of today, a big, big discount and bonuses that you can only get for the next couple of days, so you're going to want to hang in with me and listen to what else is inside the Bundle and see what big bonuses I've got for you.

Okay. For the 13 legal templates that you get inside, one, you get a client contract. This is for services. Very important. As we talked about today, you need that. You also get the terms of use. So, there are two variations essentially on this terms of use. There's a terms of use you can use if you sell online courses, memberships, and digital products. There's also a terms of use that can be used as shop policies instead. If you sell physical products on things like Etsy or Shopify or WooCommerce through your website, there is a shop policy template inside of the Ultimate Bundle that you can use for your physical products at checkout.

Then, you get all three of the website policies: the disclaimer, the privacy policy, and the terms and conditions; as well as the independent contractor agreement to hire people; group program contract which can also be used for masterminds; a mini-disclaimer which is for your content and freebies; an affiliate agreement in case you want to start an affiliate program; a testimonial release and guides so that you can get your clients

assigned a testimonial, be able to use their photos and their video; a retreat contract so you can host an in person or even a virtual retreat; a copywriter contract that you can use either to hire a copywriter for yourself, or if you're a copywriter, you can use it as your own client services contract; as well as a social media manager contract, same thing, you can use it to hire your own social media manager, or if you are a social media manager, you can use it to get clients.

Plus, as I mentioned before, you get a how-to video tutorial with each and every one of my legal templates that helps you fill it out in 15 minutes or less. I walk you through step-by-step how to fill in the blanks with just your personal information. I go through and explain all of what the legal language means. I tell you what's optional, what's not optional, what you've got to leave, how you can change things if you want to. And then, you can further customize it and explain it to anybody who asks you questions. Again, you're not doing any legal writing. You're just filling in some very simple, straightforward, personal stuff.

Now, let's break down what's inside those 35 video trainings, what we call the Ultimate Bundle Video Training Library. So, Module Number 1 is all about forming your business. I teach you how to register your business. I have trainings on LLCs and sole proprietorships. I have a specific training on how to form an LLC and even do a few demos for you. I teach you what to do after you get an LLC to just kind of close up the loop and make sure everything's in place. And I also teach you how to get an EIN number from the IRS and go over all the local registration requirements that you need to know about.

Module Number 2 is all about money. I go over business bank accounts, setting those up properly. Getting business insurance. I have referrals for you about business insurance agents. I even give you a list of questions for both the business bank account training and the business insurance training to bring with you when you go to the bank or to the business insurance agent so that you get the best account and policy that you can. So, I give you exact questions you can use like a little script and take it there with you. I also have a training on how to take payments and making sure that all that stuff is connected properly.

Module 3 teaches you all about websites and social media. So, I teach you about how to properly use your website policies that you have, you know, the templates for in the Bundle. I have a training on how to become GDPR compliant. You are required to be compliant with the General Data Protection Regulation, that EU law that I mentioned earlier, because if anyone can visit your website who's located within the EU, then you are required to be compliant with it. So, I have that training there for you. I also have trainings on how to legalize your website copy, make sure you don't say anything on your website that would get you in legal trouble. And how to legally build an email list, how can you add people to your list, what do you need to know if you have an email list.

Module Number 4 is all about contracts. So, I teach you how to send and sign contracts properly. Remember we talked about earlier, in order for them to be enforceable, you have to send and sign them, I teach you that. I also teach you how to onboard a client the right way, how to read contracts that you have to sign, and how to work with minors if you even can.

Module Number 5, I go over all the different ways you work with clients. So, I talk about working one-to-one with clients, group programs, selling things like courses and memberships and digital products. And then, I have specific trainings inside Module 5 for what to do if a client doesn't pay you, how to follow up with them and what your options are if they ultimately don't pay. And then, also what scope of practice is for coaches. So, I break down the scope of practice rules, go way deeper in detail than we did today.

Module Number 6 is all about copyrights and trademarks, how to protect your content, your names, your logos, naming programs, all that. I should have mentioned that back in Module Number 1, I do have a training on how to properly name things and do a name search. So, if you want to name a program, a product, or even your business, I teach you how to do that back in Module 1.

Module Number 7 is your scale and grow module. I teach you when to become an S-corp, even what an S-corp is. I have a training on small business

taxes, how to hire independent contractors, and how to run an affiliate program.

Now, after getting the Ultimate Bundle, you will be able to quickly and easily complete your contracts and website policies on the fly. You'll confidently create and promote new products and services knowing you're protected. You can hire and scale without fear. And you can breathe easy knowing you've got legal help in your business's corner, especially with access to our private community and support from me and our team.

All right. This Ultimate Bundle sale that I've been blabbing about is finally here. And it means that it is your time to grab the Ultimate Bundle birthday special right now, because it is on sale until this Friday, June 28th only. So, we've got the \$400 off the Bundle if you pay in full, plus access to my special payment plan, a 12 payment plan of \$197 a month, that saves you about \$384 total. So, it's one of the biggest discounts that I offer. It's available until Friday, June 28th only.

Now, the best bonus I think that you get if you buy, but you only get this before Wednesday, June 26th, is that you'll get three live Q&A calls with me in 2024 if you join before this Wednesday, June 26th. So, the sale in general goes until Friday, June 28th, but a fast action bonus you only get if you join us by Wednesday, June 26th, are three live Q&A calls with me. And guess what? Our first call happens this Thursday. So, if you join now, you'll get to hop on that live Q&A call with me this Thursday. And, yes, of course you get replays and we even include timestamped replays so you know exactly what question was asked at what time and you can skip ahead.

All right. I got a lot more bonuses for you if you join us by Friday, June 28th, including three bonus templates. You get three additional templates for free, including an NDA contract, that's a nondisclosure agreement, a podcast guest contract, and a collaboration contract template. So, all three of those templates will be added to your templates. That gives you 16 total legal templates. That's a \$1,144 value just for those three additional templates alone. Those, you all get for free if you join by Friday, June 28th.

I'm also giving you access to my Build Your Own Business Retreat Vault. So, last year I hosted a live two day retreat for my Ultimate Bundle members. I brought in experts to talk about everything from taxes, to mindset, to human design, to email list building and social media. You get access to all of those trainings.

Last but certainly not least, you get the how to launch your first Facebook Ads campaign for my very own Facebook Ads team. It's actually a mini-course on how to launch your first Facebook Ads campaign. That's a \$600 value. You don't want to miss it.

And last but not least, I do have to tell you that for the first time ever, the Ultimate Bundle has now been updated to include all the needs of online business owners who also sell physical products online. So, if you've got a Shopify store or an Etsy store, or you sell physical products on your website, I've got a shop policies template now for you in the Bundle included at no extra charge.

So, you want to join the Ultimate Bundle before June 28th, this Friday, when the sale ends. I can't wait to see you there. If you have any questions at all, please hit reply to any of my emails if you get my emails, please send me a DM on Instagram, I'm @samvanderwielen. I hop in and I answer all of your questions. I'm happy to get back to you. And if you join the Ultimate Bundle during this birthday sale, please do me a favor and also hit reply or send me a message, and let me know you joined because I want to celebrate you and thank you and just share how proud I am of you for taking such an important step in your business.

So, with that, thank you so much for listening and I can't wait to see you next week.

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samvanderwielen.com. And to stay connected and follow along, follow me on Instagram, @samvanderwielen, and send me a DM to say hi.

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