



DPC BOOKKEEPER

Built for Direct Primary Care

The DPC Pre-Launch Financial Checklist

Your money setup, sequenced. 90, 60, and 30 days out.

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A companion to the DPC Pre-Launch Playbook.

Some tasks block others. You can't open a bank account without an EIN. You can't run payroll without an employee. This checklist puts your financial setup in the order it has to happen, so you never hit a task you can't finish. It pairs with the DPC Pre-Launch Playbook.

Note. This is a general checklist, not tax or legal advice. Your CPA and healthcare attorney confirm the details for your state and situation.

90 days out: Foundations

- Finalize your financial model.** Confirm your target panel size and pricing.
- Lock your income bridge.** Confirm locum or other income covers the ramp.
- Form your entity.** Most DPC clinicians choose an LLC or PLLC, then weigh an S-corp election once revenue warrants. Loop in your CPA and healthcare attorney before you file.
- Apply for your EIN at irs.gov, after your entity is formed.** Free, about ten minutes. Keep the confirmation letter.
- Meet your CPA to review entity structure and tax strategy.** Hire the CPA before you form the entity.
- Engage your healthcare attorney for lease review and your operating agreement.**
- Start your registered agent service.** About 100 dollars a year.

60 days out: Systems and accounts

- Open a business checking account and a separate tax reserve savings account.** Keep personal and business money apart from day one.
- Set up your accounting software and chart of accounts.** QuickBooks Online fits most new DPC practices. Start with the right chart of accounts.
- Set up your practice management software.** Confirm the payment integration works.
- Apply for a GPO for wholesale pricing on medications and supplies.** Membership is usually free.
- Put your insurance in place.** Confirm malpractice and a business owner's policy. Get commercial tenant's insurance to meet your lease.
- Sign your lease, once your attorney has reviewed it.**

- Open pre-signups.** Start accepting founding-member applications and prepayments.

30 days out: Final checks

- Run a test membership payment end to end.** Confirm the deposit hits your bank and records correctly in your books.
- Generate a test profit and loss report.** Confirm your chart of accounts is right.
- Complete your Medicare decision.** If you opt out, file the affidavit now. Opt-out needs 30 days notice.
- Set your quarterly estimated tax schedule.** Mark all eight dates, four federal and four state. Set aside 25 to 30 percent of net income for taxes.
- Ready your W-9 system for any contractor you'll pay.** Collect the W-9 before the first payment.
- Set up deferred revenue for annual memberships.** Recognize revenue monthly as you deliver care, not all on the day you collect.
- Do a final cash position review.** Compare actual cash to your model. Adjust your bridge plan if you're behind.

THE BOTTOM LINE

Sequence your setup with the 90-60-30 framework. Do not skip steps or reorder them without knowing the dependencies. The order is the point.

Get this done for you

This checklist is the short version. The full DPC Pre-Launch Playbook walks each step across 63 chapters. We keep your books clean from day one.

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