



National Career  
Development  
Association

## NCDA Private Practice Toolkit

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# Business Planning

## The Startup Roadmap (by SCORE)

[The Startup Roadmap A Step-by-Step, How-To Guide for Starting a Business](#)

## Ten Steps to Start Your Own Business:

[10 steps to start your business | U.S. Small Business Administration](#)

## Business Plan Templates and Resources

Free Bplan Templates: <https://www.liveplan.com/downloads>

[How to Develop a Private Practice Business Plan](#)

[AI-Powered Business Model Canvas Generator](#)

<https://100startup.com/> Try the helpful downloadable PDF's, including the One Page Business Plan, under the Resources tab.

## Business Planning Websites

### SCORE

[SCORE](#) provides small business owners and entrepreneurs with free mentoring and resources to successfully start, grow and thrive for the life of their business.

### SBA

**Small Business Administration (SBA)** centers are offered in most states. Designed to offer consultation and ongoing support for small business owners.

Small Business Administration by State: [SBA office locations | U.S. Small Business Administration](#)

SBA Small Business Toolbox: [NSBA | Small-Business Toolbox](#)

### Chamber of Commerce

State/Regional Offices: [U.S. Chamber of Commerce | U.S. Chamber of Commerce](#)

## Choosing a Business Structure

LLC and Sole Proprietorship (The process and requirements vary by state)

<https://howtostartanllc.com/form-an-llc>

DBA

[DBA Registration Guide: How To File A DBA – Forbes Advisor](#)

Obtaining an Employer Identification Number (EIN)/ Federal Tax ID

[IRS EIN Assistant](#)

The fastest way to get an EIN is to apply online, but you can also apply by mail or fax using [Form SS-4 \(Rev. December 2023\)](#) (No cost to submit)

[How To Get An EIN For An LLC \(2025 Guide\) – Forbes Advisor](#)

## Business Space

Choosing the right physical (or virtual) setup for your career coaching business is a strategic decision that will affect your brand, budget, operations, and client experience. Here's a breakdown of the **pros and cons** of three common options: **co-working space**, **standalone office**, and **telehealth/virtual platforms**.

### 1. Co-Working Space

#### Pros:

- **Cost-effective:** Typically cheaper than leasing your own office. You pay for what you use.
- **Flexible terms:** Month-to-month options are common.
- **Networking opportunities:** You're surrounded by other professionals, which can lead to referrals or partnerships.
- **Amenities included:** Internet, printing, coffee, meeting rooms, etc.
- **Professional setting:** Great for occasional in-person meetings without long-term commitments.

#### Cons:

- **Lack of privacy:** Shared spaces can limit confidentiality or create distractions.
- **Brand identity:** Limited ability to customize the space to reflect your brand.
- **Availability:** May need to book rooms ahead of time, especially for private meetings.
- **Noise/distractions:** Even with private rooms, some co-working spaces can be noisy.

### 2. Standalone Office (Leased or Owned)

#### Pros:

- **Privacy and control:** Ideal for confidential coaching sessions and HIPAA compliance if needed.
- **Brand presence:** You can create a space that reflects your values and professionalism.
- **Consistency:** Clients come to the same location, which can build trust and routine.
- **Scalability:** Easier to expand as your business grows.

#### Cons:

- **Higher cost:** Lease, utilities, insurance, and maintenance add up quickly.
- **Long-term commitment:** Often requires a multi-year lease.
- **Responsibility:** You handle everything—furnishing, cleaning, compliance, etc.
- **Location dependence:** Limits access for clients outside your area.

## 3. Telehealth/Virtual Platforms

#### Pros:

- **Low overhead:** No rent, utilities, or travel time.
- **Flexibility:** Serve clients anywhere, increase scheduling options, and work from home or while traveling.
- **Accessibility:** Clients with mobility, transportation, or time constraints may prefer virtual sessions.
- **HIPAA-compliant platforms:** Tools like SimplePractice, Zoom for Healthcare, or Doxy.me meet privacy standards.

#### Cons:

- **Technology barriers:** Some clients may struggle with tech or lack private space for sessions.
- **Reduced personal connection:** Building rapport can be harder online for some coaches/clients.
- **Distractions:** Both coach and client may experience home interruptions.
- **Licensing restrictions:** If you also offer counseling, you'll need to follow state-specific licensure laws.

## Questions to Guide Your Decision

- Who is your **target audience** (location, comfort with tech, preference for in-person)?

- What is your **budget** for startup and recurring costs?
- Do you want to keep **overhead low** while testing the market?
- Are you planning to **scale or stay solo**?
- How important is **branding and control over the environment**?
- 

## Financial Management

### Setting up bank account

- Check out this article from the Small Business Administration about opening a business bank account,  
<https://www.sba.gov/business-guide/launch-your-business/open-business-bank-account>
- On choosing a business bank account:  
<https://www.businessnewsdaily.com/15768-how-to-choose-a-business-bank-account.html>
- Another helpful article on selecting and opening an account:  
<https://stripe.com/resources/more/business-bank-accounts-101>

### Budgeting

- Link to free budget templates,  
<https://www.nerdwallet.com/article/small-business/business-budget-templates>
- SCORE has a lot of tools, here is their Financial Projections Template. It's an Excel sheet that can be downloaded and customized.
- Google Sheets and MS Excel also have budget templates
- There are also apps like Wave, YNAB (You Need A Budget), and Quickbooks that have free and paid versions for business budgeting.
- Profit First is another model for budgeting, <https://relayfi.com/blog/profit-first-method>

### Accounting software

Recommendations for software including pros and cons:

- From the Chamber of Commerce - Free accounting tools for small businesses:  
<https://www.uschamber.com/co/run/finance/free-accounting-tools-for-small-businesses>
- PC MAG recommendations for accounting software:  
[https://www.pcmag.com/picks/the-best-small-business-accounting-software?test\\_uuid=01nEKitrPAQmw6jRcSPVArQ&test\\_variant=B](https://www.pcmag.com/picks/the-best-small-business-accounting-software?test_uuid=01nEKitrPAQmw6jRcSPVArQ&test_variant=B)

Information on how to choose the right accounting software:

- US Chamber of Commerce:  
<https://www.uschamber.com/co/run/finance/small-business-accounting-software-guide>
- Forbes Advisor on what to consider when choosing accounting software:  
[https://www.forbes.com/advisor/l/best-accounting-software/?utm\\_source=google&utm\\_medium=cpc&utm\\_campaign=22329183785&accountid=8561254646&utm\\_content=175798450546&utm\\_term=kwd-92209077&network=q&device=c&placement=&location\\_physical=9192517&device\\_model=&creative=738142122927&gad\\_source=1&gclid=0AAAAA99vOs4QaJjWojW2rMCW00N3ImBD3&gclid=CjwKCAjwn6LABhBSEiwAsNJrjkApkghll-YyrPCkpY2sXxs\\_QtvZkUyGQWNfM3ADx5nKqfQADXCWQhoCh2cQAvD\\_BwE](https://www.forbes.com/advisor/l/best-accounting-software/?utm_source=google&utm_medium=cpc&utm_campaign=22329183785&accountid=8561254646&utm_content=175798450546&utm_term=kwd-92209077&network=q&device=c&placement=&location_physical=9192517&device_model=&creative=738142122927&gad_source=1&gclid=0AAAAA99vOs4QaJjWojW2rMCW00N3ImBD3&gclid=CjwKCAjwn6LABhBSEiwAsNJrjkApkghll-YyrPCkpY2sXxs_QtvZkUyGQWNfM3ADx5nKqfQADXCWQhoCh2cQAvD_BwE)
- Two common options:
  - Quickbooks: <https://quickbooks.intuit.com/#>
  - Wave: <https://www.waveapps.com/>

## Liability Insurance

- Liability Insurance protects you in the event you get sued or encounter legal issues. They often provide legal consultations as part of your premiums.
- NCDA is a sub-division of American Counseling Association and if you are a member of both you can get a discount from [HPSO](#). Check with other professional associations you are a part of to see if they have liability insurance provider referrals.

## Tax planning

- The best advice is to speak with a tax professional.
- The [Small Business Administration](#) has some guidance on this topic.

## Grants

Government grants are typically for non-profit organizations and are not available to for-profit private practices. Occasionally, non-profit organizations receiving grants can hire private practice practitioners as part of their grant.

Occasionally, small grants can be secured through local community foundations or professional associations. Private investors could also be an option for securing grants.

Established private practices with good credit could qualify for small business loans through banks. However, loans are meant to be paid back, unlike grants.

## Collecting Payment options & Software

There are tons of options, choose one that works for you. Many of the coaching and counseling platforms integrate a payment system.

Some of the biggest name systems are PayPal, Stripe, Venmo, and Zelle.

Most accounting software, such as Quickbooks also accept payments

Paypal: <https://www.paypal.com/us/home>

Stripe: <https://stripe.com/>

Venmo: <https://venmo.com/>

Information about different payment processors:

- PC MAG:  
[https://www.pcmag.com/picks/top-payment-solutions-to-help-grow-your-small-business?test\\_uuid=01nEKitrPAQmw6jRcSPVArQ&test\\_variant=B](https://www.pcmag.com/picks/top-payment-solutions-to-help-grow-your-small-business?test_uuid=01nEKitrPAQmw6jRcSPVArQ&test_variant=B)
- Nerd Wallet:  
<https://www.nerdwallet.com/best/small-business/payment-processing-companies>
- Information about credit card processing:  
<https://www.business.com/articles/5-things-most-small-businesses-dont-know-about-payment-processing/>

# Marketing

## Market Research and Identifying your market

- Consider the following when identifying your target audience:
  - Describe your ideal client
    - Demographics?
  - What problem (specifically) are you helping your ideal client to solve?  
For example: navigating career transition, career exploration, leadership development, etc.

## How to Get Coaching Clients

## Directory Listings

<https://www.careercounselingconnection.com/>

[https://www.ncda.org/aws/NCDA/pt/sp/consumer\\_find](https://www.ncda.org/aws/NCDA/pt/sp/consumer_find)

## Branding

### Building a Strong Brand Identity: Strategies for Small Businesses

by Adam Torkildson | September 2, 2024

### 8 Tips for Powerful Personal Branding for Coaches

By Team Simply.Coach | Published Date: August 13, 2024 | Updated Date: August 13, 2024 | 19 min read

### Brand Design Element Walkthrough for Canva

## Website

DIY, Contract Out, or Combination of Both!

Prebuilt website options:

<https://www.canva.com/website-builder/>

[Google Sites](#)

[Paperbell Coaching Website](#)

Forbes article: [How To Make A Website For Your Small Business 2025](#)

Website Planning Guide handout:

<https://privatepracticeelevation.com/wp-content/uploads/2023/07/Website-Planning-Guide-CMTW.pdf>

[Choosing a Domain](#)

[Introduction to Domains at GoDaddy](#)

[Namecheap- Domain Purchase](#)

[Hosting](#)

[How to Choose a Web Hosting Service: Tips for Finding the Best Option](#)

## Social Media

Best Practices for Career Coaches:

### **How to Optimise Social Media Platforms to Drive Business**

Social media is here to stay, and as a career service professional, understanding how to strategically leverage your preferred platforms to expand your reach, establish credibility, and attract ideal clients is vital. Below are brief descriptions of how to maximize LinkedIn, Instagram, Bluesky, and Facebook to enhance your coaching business

Do THIS If You're a Business Owner Managing Your Social Media | How to Market Your Small Business

High Season Co.

<https://youtu.be/T0wRwBDjDAY?feature=shared>

Social media templates:

<https://create.microsoft.com/en-us/social-media>

<https://www.canva.com/>

## Blogging

What is a Blog used for?

A blog is an informative personal or business website, or a section of a website, that provides a continuous stream of information. It can include personal commentary, links to articles, or well-researched insights, and is typically organized as a series of scheduled entries.

<https://www.hostinger.com/tutorials/what-is-a-blog>

The Career Counselor's Guide To Blogging

<https://www.naceweb.org/uploadedFiles/Content/static-assets/downloads/social-media-guide-blogging.pdf>

## LinkedIn

Considered the world's largest online professional network platform, LinkedIn is open to anyone globally and allows account holders the opportunity to showcase their professional stories for free. Although the platform offers a premium paid plan with more benefits, the free plan is well-suited for everything you need as a career professional.

LinkedIn is an excellent option for new NCDA Instructors or career practitioners to launch their businesses or services.

Best Practices: Key Uses Thought Leadership & Networking

- **Optimize Your Profile:** Be cognisant that your profile reflects you and your business. Use a professionally taken headshot or a photo that represents professionalism.
- Introduce yourself or your business with an engaging and impactful headline.
- Remember that LinkedIn offers professional (personal) and business options, so make sure the headline reflects your purpose for having a page.
- Invest time and thought in your personal or business summary. Make sure to craft a compelling story that draws you in and is client-centered. Remember to ensure your story is SEO-optimized and showcases your skills and value.
- Endorsements are significant. Think about Google reviews and their impact. Your endorsements can provide credibility to your story and resume.
- **Engage with Content:** Once all the above is in place. Network. Post career trends and career tips, and add your professional insights. Build credibility by sharing client success stories if you have them (with permission) or post a case study. If you have your own, great; if not, react to another (respectfully). Join AND participate in groups to position yourself further as an industry go-to expert.

- **Leverage LinkedIn Articles & Newsletters:** Write long-form content on your niche and related career thought pieces.
- **Utilize LinkedIn Live & Events:** Host Q&A sessions, career workshops, courses, and webinars to drive engagement.

**Make sure what you do on LinkedIn is duplicated in form on all your other social media sites.**

The Career Counselor's Guide To LinkedIn

<https://www.naceweb.org/uploadedFiles/Content/static-assets/downloads/social-media-guide-linkedin.pdf>

Facebook

The Career Counselor's Guide To Facebook

<https://www.naceweb.org/uploadedFiles/Content/static-assets/downloads/social-media-guide-facebook.pdf>

Instagram

Is Instagram Enough For My Business

Dec 09, 2024 | Andzelika D.

<https://www.hostinger.com/tutorials/is-instagram-enough-for-business>

## Technology Tools

### Coaching Platforms for Client Management and Engagement

A variety of options exist for managing the day to day administrative tasks and client communication. Many platforms have all of the features you need to run your practice and see clients. Both of these guides give tips on how to find what works best for your needs:

[The Ultimate Guide to Coaching Software](#) & [The Ultimate Guide to Software for Client Management](#)

Some of the options listed:

[Satori](#)

[Quenza](#)

[Coach Accountable](#)

[My Coach Office](#)

[Simply.Coach](#)

[Paperbell](#)

[Practice.do](#)

[Vcita](#)

[Soundboard](#)

[HoneyBook](#)

## Online meeting software

*Generated with ChatGPT/OpenAI*

When choosing an online platform for remote career coaching, especially as a licensed professional with obligations around client privacy and ethics, **encryption** is a key concern. Here's a breakdown of the encryption practices for each of the platforms you mentioned, with considerations for client confidentiality and compliance (e.g., with HIPAA, if needed):

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### **Zoom**

- **Encryption:** Uses **AES 256-bit GCM encryption** for meetings.
- **End-to-End Encryption (E2EE):** Available but **must be enabled manually** and disables some features (e.g., cloud recording, breakout rooms).
- **HIPAA Compliance:** Zoom offers a **HIPAA-compliant plan** (Zoom for Healthcare) and will sign a **Business Associate Agreement (BAA)**.
- **Considerations:** Strong security when configured properly. Default settings are not E2EE; you'll need to opt-in if that level of privacy is required.

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## Microsoft Teams

- **Encryption:** Uses **TLS (Transport Layer Security)** and **AES 256-bit encryption** for data in transit and at rest.
- **End-to-End Encryption:** Available for **one-on-one calls** but **not yet fully implemented** for group calls or meetings.
- **HIPAA Compliance:** Microsoft 365 (which Teams is part of) can be HIPAA compliant **with a BAA** in place.
- **Considerations:** Very secure, especially in enterprise settings. Ensure settings are configured correctly through Microsoft 365 admin tools.

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## Google Meet

- **Encryption:** All data is encrypted **in transit** by default using **TLS** and **SRTP** for video/audio.
- **End-to-End Encryption:** **Not currently offered** for most users. Google has **client-side encryption** in preview for Workspace users.
- **HIPAA Compliance:** **Google Workspace** (with Meet) can be made HIPAA-compliant **if you have a BAA**.
- **Considerations:** Adequate for most coaching sessions if you're using Google Workspace with privacy controls turned on.

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## Skype (Microsoft)

- **Encryption:** Uses **TLS** and **AES** to encrypt data in transit. **End-to-end encryption (E2EE)** is only available in "Private Conversations" and must be initiated.
- **HIPAA Compliance:** Skype is **not generally HIPAA-compliant** and Microsoft will **not sign a BAA** for standard Skype services.
- **Considerations:** Not recommended for confidential client work unless using Private Conversations and you do not require a BAA.

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## **Summary Table:**

Platform	Encrypted by Default	End-to-End Encryption	HIPAA-Compliant Plan	BAA Available
Zoom	Yes (AES-256)	Yes (optional, limited)	Yes (Zoom for Healthcare)	Yes
Teams	Yes (TLS/AES)	Yes (1:1 only)	Yes (via Microsoft 365)	Yes
Google Meet	Yes (TLS/SRTP)	No (in general use)	Yes (via Workspace)	Yes
Skype	Yes (TLS/AES)	Yes (Private Chats only)	No	No

## **Recommendations for Career Coaches**

- If you are bound by HIPAA or want to **ensure maximum privacy** for sensitive client conversations, **Zoom (with Healthcare plan)** or **Microsoft Teams (with BAA)** are your best bets.
- For **general coaching without HIPAA requirements**, Google Meet (via Workspace) is a solid, user-friendly choice.
- Avoid regular Skype for confidential coaching unless you're using encrypted Private Conversations and don't require a BAA.

# Continuous Learning & Development Resources

Maintaining licenses or credentials can be essential to business owners. They indicate to clients/potential clients that you routinely update your skills and information in the career development field.

Those that maintain NCDA credentials ([ncda.org/aws/NCDA/pt/sp/credentialing\\_home\\_page](http://ncda.org/aws/NCDA/pt/sp/credentialing_home_page)) are required to complete continuing ed hours for renewal. Become familiar with your requirements and dates.

CE resources include conferences, workshops, webinars, serving on national/state boards, presenting, professional article submissions and reviewing publications or podcasts.

## [NCDA | Continuing Education](#)

NCDA Global Conference

NCDA Career Practitioner Institutes (CPI)

NCDA Service: Board, Commission, Committee's, Councils, and Task Forces

NCDA Webinars

NCDA Publications: Career Convergence, Career Developments Magazine, Career Development Quarterly

State CDA Conferences and Webinars

State CDA Service: Board, Committee's, Task Forces, Work Groups

State CDA Publications

OPM (Office of Personnel Management) Federal Careers Webinars (keep a copy of receipt)

NCDA Directory of Approved CE Providers:  
[ncda.org/aws/NCDA/pt/sp/credentialing\\_providers](http://ncda.org/aws/NCDA/pt/sp/credentialing_providers)