
LICENSE • SANITIZE • SERVE

MOBILE NAIL SERVICES GUIDE

Confirm the legal route first.
Bring a complete clean system.
Build a recurring client book.

LICENSE | KIT | PRICING | SAFETY

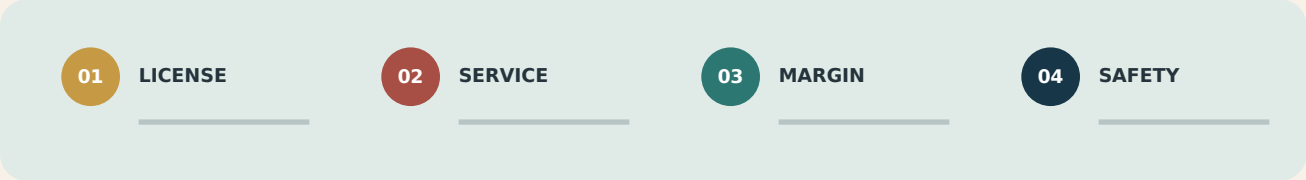
Veteran's Strategic Solutions LLC



START HERE

How to Use This Guide

Read the core guide first. Then use the worksheets to confirm the legal service route, choose the operating model, plan training and equipment, price the visit and travel, document each appointment, invoice the work, track leads and rebooking, and control infection, chemical, client, and mobile-work risks.

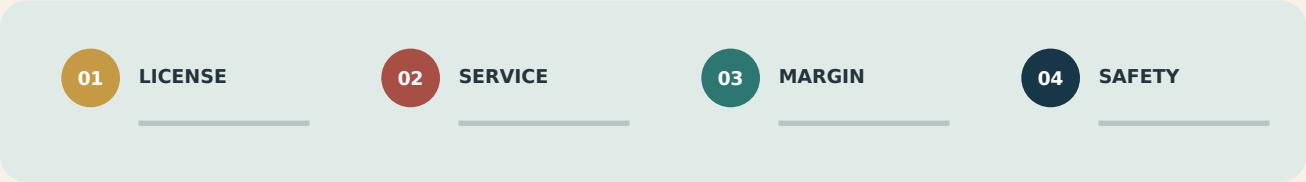


CLIENT EXPERIENCE | A professional mobile setup brings focused service to a client who values access and attention.

PIECE	USE
Core guide	Confirm the licensing regime before spending, choose the right service route, price travel and sanitation time, and build recurring appointments.
Operating kit	Use the startup, equipment, estimate, appointment authorization, invoice, tracker, and compliance pages for every client and facility.

CORE GUIDE 01

What this business actually is — and what the flyer may not be legal



You have probably seen the graphic. A portable case, a folding table, a car. Drive to the client, set up in her kitchen, do her nails, drive home. Be your own boss. Bring beauty to them.

In several states that exact picture is against the law, and not in a technical way.

Check licensing, zoning, and tax rules for your own city and state before starting.

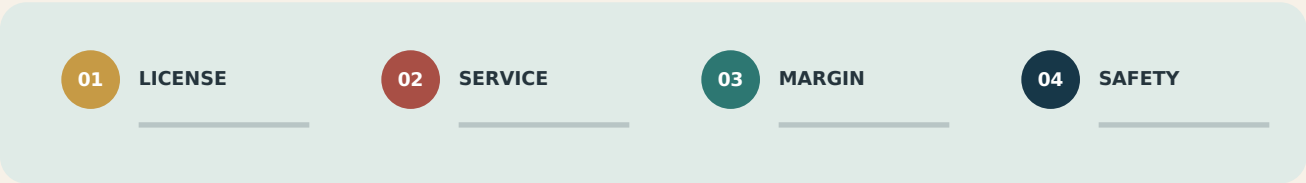
Check licensing, zoning, and tax rules for your own city and state before starting.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 01

What this business actually is — and what the flyer may not be legal

Continued



Those nine words are the entire business.

This guide is not here to talk you out of it. Mobile nail work is real, it is legal in a good number of states, and there is a version of it that is better than the one on the flyer. But you need to know which of four legal worlds you live in before you spend a dollar, because the answer changes everything downstream — your startup cost, your customer, your vehicle, and whether the business exists at all.

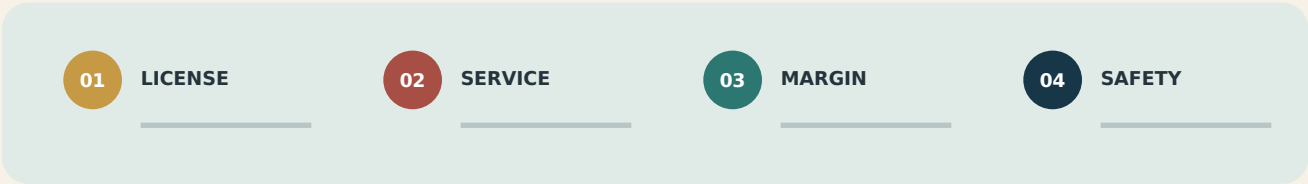
What this business is: a licensed personal-care service delivered somewhere other than a fixed salon, under whatever rule your state has written for that.

What this business is not: a way around the license. There is no state where being skilled substitutes for being licensed, and no state where working out of a car makes the license optional.

BUSINESS LENS	CONTROL
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CORE GUIDE 02

The honest gut check — three questions



Answer these before you read further. There is no wrong answer, and walking away now costs you nothing.

1. Does your state allow this at all? One phone call to your state cosmetology board answers it. Ask plainly: “Can a licensed nail technician perform services at a client’s home, for pay?” Everything in this guide depends on that answer and you can have it before lunch. Part 4 gives you the exact call.
2. Are you the licensed technician, or are you hiring one? These are two different businesses. In the first you go to school for two to nine months. In the second you are an employer on day one, with payroll, and someone else’s license carrying your revenue. Part 1 works through both.
3. Can you sit still and be pleasant for six hours a day? This is close, quiet work with a stranger eighteen inches from your face, over and over. Plenty of people find that the best part of the job — the conversation is the product as much as the polish. If you already know it is not you, that is a genuinely useful thing to learn on page one instead of after tuition.

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CORE GUIDE 03

Part 1 — Making it a real business

01

LICENSE

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Do these in order. None is hard and none is optional.

Step 1 — Decide: are you the technician, or the owner of technicians?

This comes first because it changes every step after it.

Becoming the technician means enrolling in a state-approved program, completing your hours, passing the exam, and holding the license yourself. You are the business. Your income ceiling is your own hands and hours.

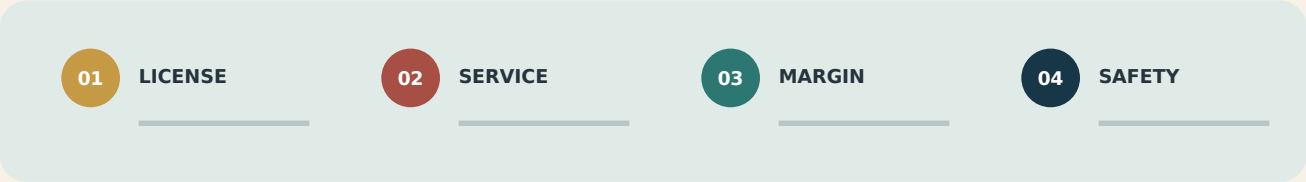


ACCESSIBLE SERVICE | Confirm the client's needs, the service boundary, and a safe workstation before beginning.

CORE GUIDE 03

Part 1 — Making it a real business

Continued



Hiring the technician means you never touch a client. Someone else holds the license and you hold the business. This sounds like the smarter play and it carries three costs people underestimate. First, you are an employer immediately — payroll, withholding, workers’ compensation in most states, and the whole employment-law apparatus. Second, in several states the licensed practitioner and the establishment share responsibility for compliance, so a violation by your technician is your problem too, and you will be judging the quality of work you cannot personally evaluate. Third, and this is the one that closes these businesses: your entire revenue walks out the door if she quits, and licensed nail technicians are in demand everywhere. If you build this way, the technician is not staff. She is your partner in everything but name, and she should be paid and treated like it.

Honest recommendation for a first-time owner: become the technician. Learn the trade, learn what a good technician does and does not do, and hire your second pair of hands once you know what you are buying. The hours are the cheapest tuition in this business.

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CORE GUIDE 03

Part 1 — Making it a real business

Continued



Step 2 — Sole proprietor or LLC. You can operate as a sole proprietor from day one with no filing at all — your business income goes on your personal return. An LLC separates your personal assets from business debts and claims, costs a state filing fee (roughly \$35 to \$500 depending on the state, US average around \$132), and usually carries an annual report fee. Given that this business involves touching people with sharp instruments and chemicals in their own homes, the liability separation is worth having. Form the LLC.

Step 3 — Get your EIN. Free at irs.gov, about five minutes online. Formation services charge \$50-\$100 for this. Do not pay anyone for it.

Step 4 — Open a business bank account. Separate from personal, from the first dollar. Mixing them is the single most common reason a small operator cannot tell whether he is making money, and in a legal dispute it is the fastest way to lose the liability protection you just paid for.

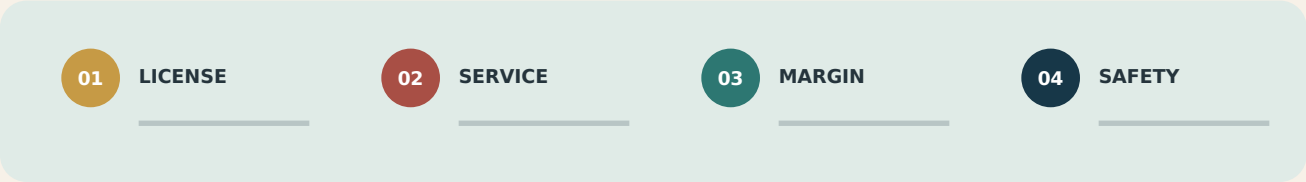
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CORE GUIDE 03

Part 1 — Making it a real business

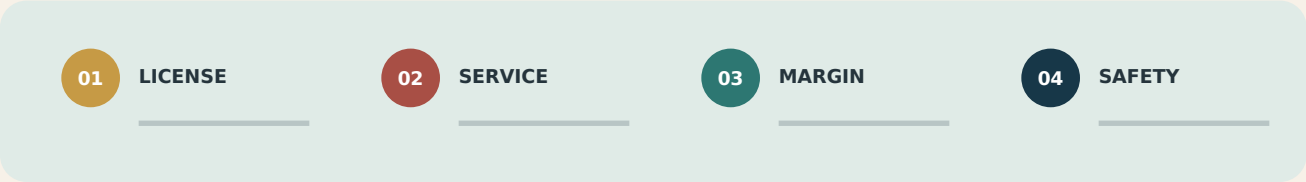
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Step 6 — Understand your tax situation. Self-employment tax is 15.3% of net self-employment income, on top of income tax. If you expect to owe \$1,000 or more in federal tax, you must make quarterly estimated payments — due April 15, June 15, September 15, and January 15, moving to the next business day if one falls on a weekend or holiday. The safe harbor is paying 100% of your prior year’s tax (110% if your adjusted gross income is over \$150,000). Open a second savings account and move 25–30% of every payment into it the day it arrives.

BUSINESS LENS	CONTROL
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Part 2 — The law you are now subject to



Two licenses, not one

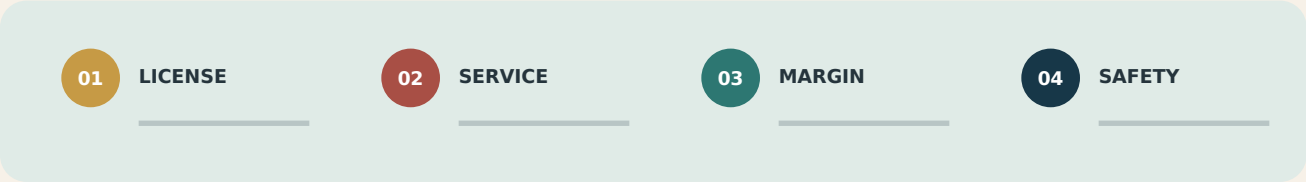
The practitioner license covers you. The establishment license covers the place. Most people budget for the first and are surprised by the second. If you open a fixed location — including converting part of your home — you will generally need an establishment license on top of your own, involving facility specifications, ventilation requirements for acrylic work, and a premises inspection.

Check licensing, zoning, and tax rules for your own city and state before starting.

Training hours: the numbers genuinely conflict, and you need your own

BUSINESS LENS	CONTROL
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Part 2 — The law you are now subject to Continued



Published ranges for nail technician training hours do not agree, and I am giving you the disagreement rather than a false average:

One source reports 240 to 600 hours

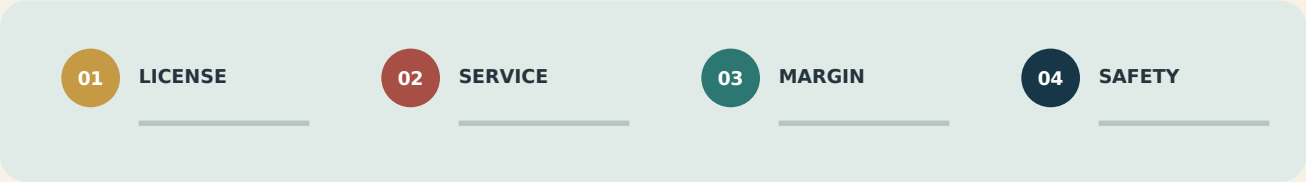
Another reports 200 to 750, with a national average of 381

Another reports 100 to 600

BUSINESS LENS	CONTROL
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CORE GUIDE 04

Part 2 — The law you are now subject to Continued



Check licensing, zoning, and tax rules for your own city and state before starting.

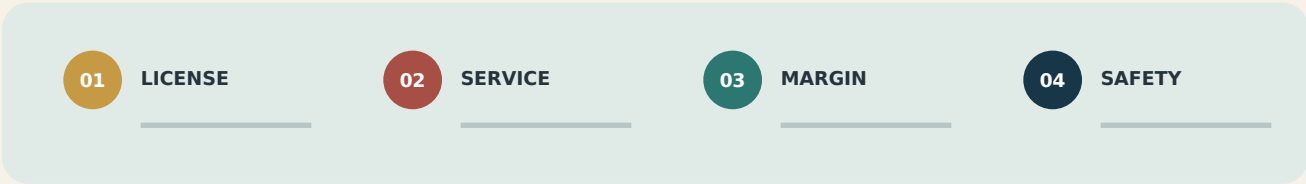
They are counting different license categories and different state carve-outs. The only number that matters is your state’s, and it is on your board’s website.

Check licensing, zoning, and tax rules for your own city and state before starting.

School tuition, not state fees, is the real cost. A dedicated nail program commonly runs \$3,000 to \$5,000 once tuition, kit, textbooks and state fees are counted. Many accredited schools qualify for federal financial aid and offer payment plans.

BUSINESS LENS	CONTROL
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Part 2 — The law you are now subject to Continued



Check licensing, zoning, and tax rules for your own city and state before starting.

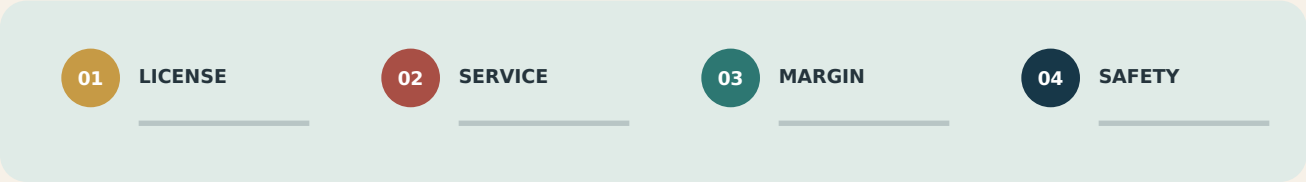
The exam

Most states use the NIC Nail Technology examination: 110 multiple-choice questions in 90 minutes, passing around 75%. The heaviest sections are nail enhancement services (20%), manicure and pedicure (18%), infection control (15%), and anatomy and physiology (15%).

Infection control is roughly a seventh of your exam. That tells you exactly what the boards care about, and it should tell you what they will inspect.

BUSINESS LENS	CONTROL
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Part 2 — The law you are now subject to Continued



Most states also require a practical exam on a mannequin hand or live model, testing setup, sanitation and core services under time. A small number are written-only.

The four regimes — find yours before anything else

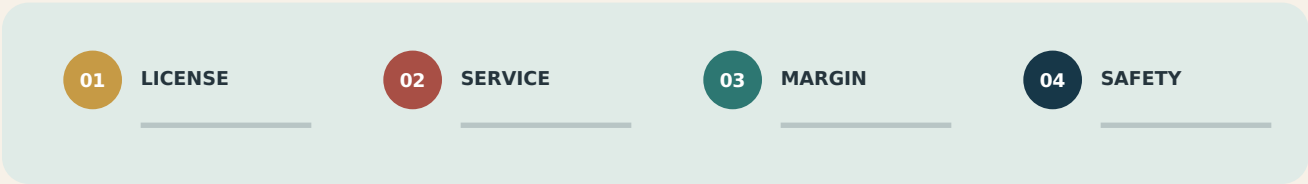
This is the most important section in the guide. Every state falls into one of these, and some blend two.

Regime 1 — Salon only. Services must be performed in a licensed salon. Mobile is simply not available.

BUSINESS LENS	CONTROL
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CORE GUIDE 04

Part 2 — The law you are now subject to Continued



Regime 2 — Charity only. Outside work is permitted only as a donated service with prior written board approval.

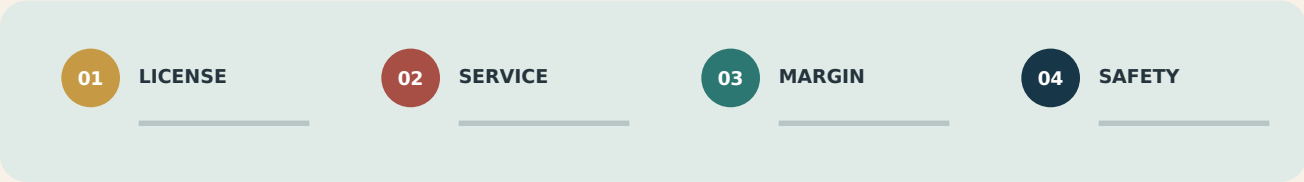
Regime 3 — Tethered to a licensed salon. You may work outside a salon, but a licensed salon owns and records the arrangement. Check licensing, zoning, and tax rules for your own city and state before starting.

Note what Regime 3 means practically: you may need a salon partner before you have a business. That is not a defeat. A salon owner with a full chair schedule and clients asking for house calls she cannot make is a natural partner, not a competitor.

Regime 4 — The vehicle is the salon. A number of states license mobile establishments outright. This is what most people picture, and it is the most expensive door.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
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Part 2 — The law you are now subject to Continued



What a licensed mobile salon actually requires

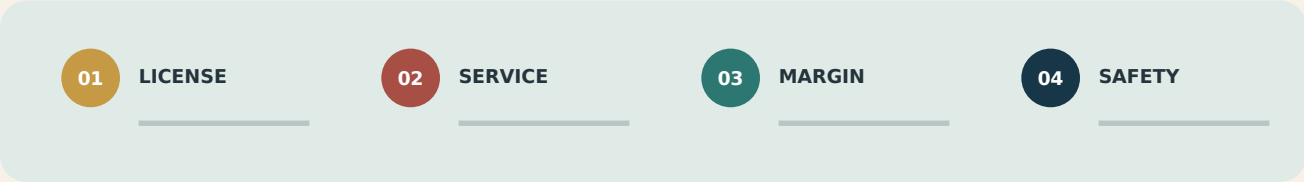
This is where the flyer’s \$2,300 startup figure falls apart. These are real published requirements:

Licensed mobile-unit requirements vary. Check licensing, zoning, and tax rules for your own city and state before starting.

Read those side by side and the honest cost of Regime 4 is a built-out vehicle with plumbing, water heater, holding tanks and a toilet — not a rolling case. Do not buy a van and then ask the board what it needs. Ask first, buy second.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
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Part 2 — The law you are now subject to Continued



The route the flyer never mentions — and the better one

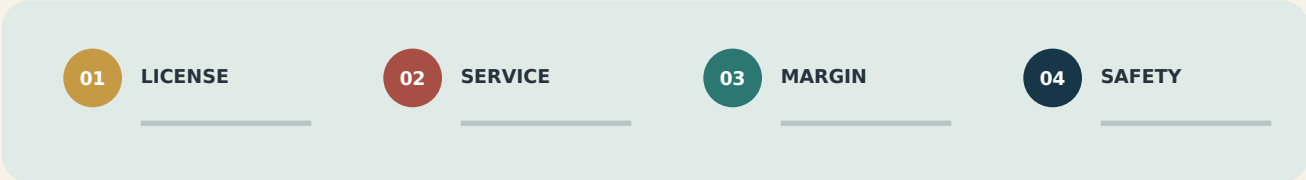
Here is the opening.

Many states carve out services for people who cannot come to a salon, and those carve-outs are often more generous than the mobile rules.

Check licensing, zoning, and tax rules for your own city and state before starting.

BUSINESS LENS	CONTROL
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Part 2 — The law you are now subject to Continued



But narrower is not worse. It is better, for a reason worth saying out loud: your competitor cannot reach this client either. She is not choosing between you and the salon downtown. She cannot get to the salon downtown. Nobody is undercutting you on price at a nursing home, the appointment repeats every two to three weeks for years, and the facility’s activities director becomes a single point of contact who introduces you to forty more people.

Insurance is a gate, not a line item

Check licensing, zoning, and tax rules for your own city and state before starting.

Treat that as the general rule and you will not be caught out. Carry general liability (claims by others) and professional liability (claims arising from the service itself). If you drive to clients for pay, understand that a personal auto policy generally excludes business use, and you find that out after the accident, not before. Ask your agent about commercial auto and describe what you actually do.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
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Part 3 — What you sell, and what you must refuse

01

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The line every board draws

You may work on dead tissue. You may not work on living tissue.

Boards differ on exactly where dead becomes living, which is precisely why technique and training matter and why a video tutorial is not a qualification. Check licensing, zoning, and tax rules for your own city and state before starting.

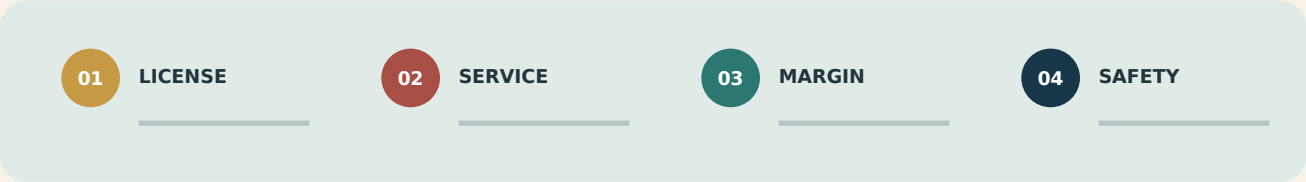
Four things to refuse regardless of what the client asks



INFECTION CONTROL | Separate clean and used implements, follow the required contact time, and document the process.

CORE GUIDE 05

Part 3 — What you sell, and what you must refuse Continued



Methyl methacrylate (MMA). Named as unprofessional conduct in board rules. Do not buy it and do not accept a product whose contents you cannot verify.

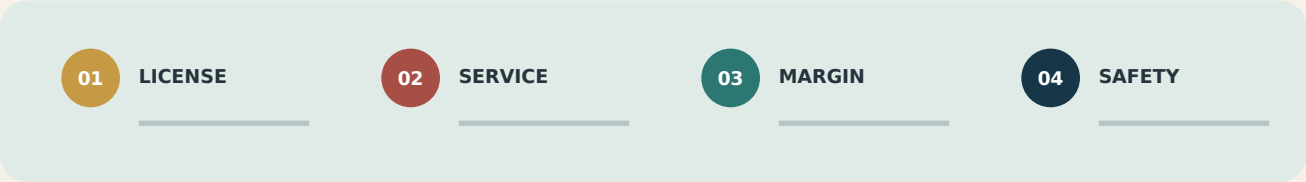
Razor-type callus shavers, credo blades, rasps and graters — anything that cuts below the skin surface. Note the enforcement mechanism carefully: in at least one state’s rules, the presence of such an instrument creates a presumption that it was used. Having one in your kit is a violation waiting to be found. Do not own one.

UV sterilizers as a disinfection method. Prohibited. They do not do the job and their use is cited.

Any client with an open wound, an active infection, or a nail condition you cannot identify. Say so kindly and refer them to a doctor. This is not lost revenue; it is the single decision most likely to keep your license.

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Legal route	Identify the state and local regime before spending.
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Part 3 — What you sell, and what you must refuse Continued



The footbath, and why it decides your whole schedule

Pedicure footbaths are the most-cited item in this trade. After every single pedicure the water must be drained, the basin cleaned with soap and water, disinfected with an EPA-registered hospital-grade tuberculocidal disinfectant, and wiped dry with a clean towel. Whirlpool, non-whirlpool, air-jetted, pipeless — all of them. Proper disinfection takes contact time and there is no shortcut.

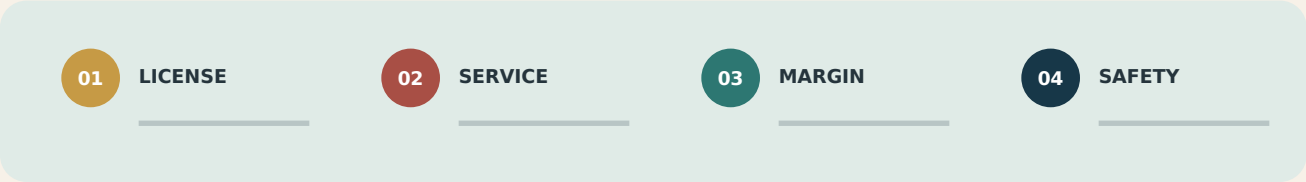
Here is why that matters more to you than to a salon. A fixed salon disinfects a basin while the next client is checking in at the front desk. You disinfect in a parking lot, on the clock, between appointments, with your next client waiting. Every mobile pedicure carries dead time a salon pedicure does not.

Build that time into the price or do not offer pedicures. Do not build it into your day by skipping it.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
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CORE GUIDE 05

Part 3 — What you sell, and what you must refuse Continued



What to say when asked for something you cannot do

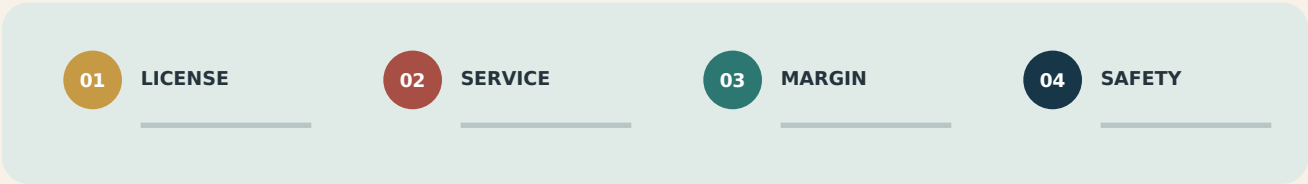
“Can you just cut this callus down?” “I’m not allowed to use anything that cuts skin — that’s a board rule, not a preference. I can smooth it and I can tell you it looks like something a podiatrist would handle in about ten minutes.”

“My last girl used a drill on my cuticles.” “Different people were trained differently. I work on the dead tissue only. It takes me a little longer and your nails will be in better shape in six months.”

“Can you do my daughter’s too while you’re here?” Know your state’s answer on minors before it is asked, and have it ready.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
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Part 4 — Finding out whether your state supports this



In most trades this section is a market check. In this one, the law decides the market before any competitor does, and the whole question is answered in a single phone call.

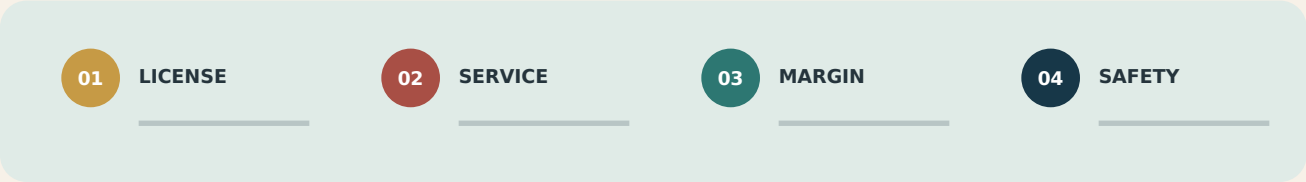
The four-question board call

Call your state cosmetology board. Be polite, be brief, and write the answers down. Ask them in this order.

Question 1: “Can a licensed nail technician perform services at a client’s home for pay?”

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
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Part 4 — Finding out whether your state supports this Continued



Answer: _____

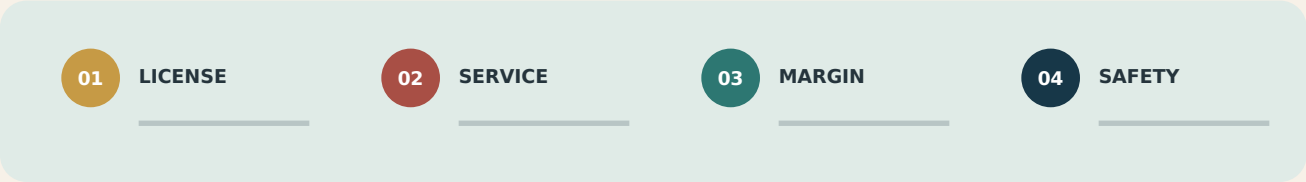
If no, ask: are there any exceptions? This is where the homebound and institutional carve-outs surface, and the person answering will usually volunteer them.

Question 2: “If yes — do I need a permit, a licensed salon to work under, or a licensed mobile unit?”

Answer: _____

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
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Part 4 — Finding out whether your state supports this Continued



This tells you which of the four regimes you are in. Everything else follows from it.

Question 3: “What does that permit or license require, and what does it cost?”

Answer: _____

Ask specifically about insurance requirements, inspections, and how long approval takes. Ask whether they will send you the rule in writing or point you to the citation.

BUSINESS LENS	CONTROL
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Part 4 — Finding out whether your state supports this Continued

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Question 4: “Are there services I would not be allowed to perform outside a salon?”

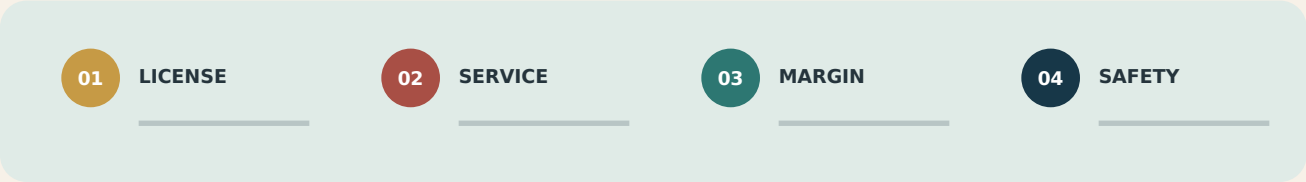
Answer: _____

Pedicures are the usual answer, because of water and disinfection. If pedicures are out, half the revenue in the flyer is out with them.

Worked example — why the count told the wrong story

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
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Part 4 — Finding out whether your state supports this Continued

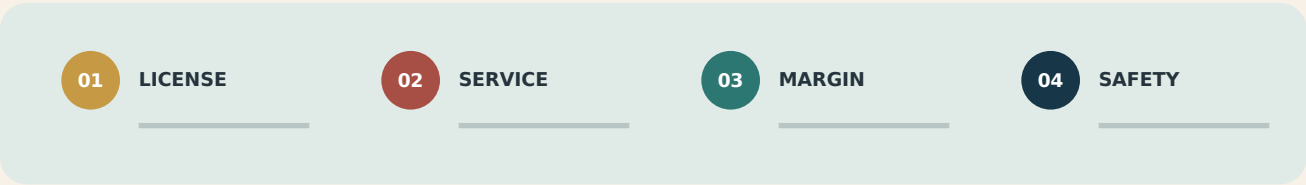


The lesson generalises past nails: when a trade is gated by law, count the law first and the competitors second. A competitor count is an answer to a question you have not yet earned the right to ask.

Another lesson: read the one-star reviews, not the totals. In nail salons the recurring complaints are rushed work, a technician who was on the phone, a lifted set within a week, and a wait despite an appointment. Three of those four are about time and attention — which is exactly what a client buys when she books someone who comes to her and works on nobody else for an hour.

BUSINESS LENS	CONTROL
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Part 5 — Getting your first customer



Where the work actually is

Skip the general public at first. You cannot beat a salon on price or convenience for a healthy 30-year-old who drives.

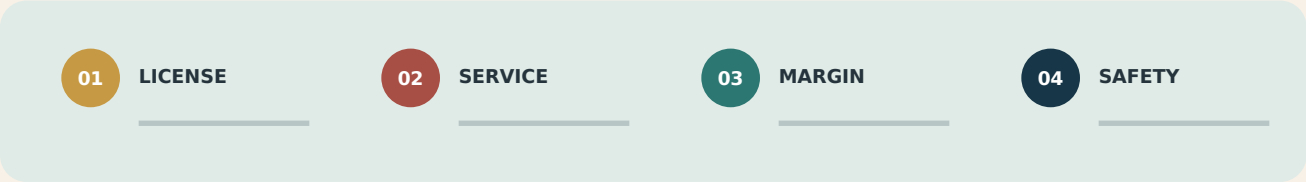
Go where the client cannot come to you:

Nursing homes and licensed care facilities. Ask for the activities director, not the administrator. Activities directors are responsible for filling a calendar and are chronically short of things to put on it. This is the single highest-value contact in this business.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
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Rebooking	Make the next appointment before leaving.

Part 5 — Getting your first customer

Continued



Homebound individuals, usually reached through their adult children, home health agencies, hospice social workers, and church visitation programs.

Group bookings — bridal parties, birthdays, a mother and three daughters. Higher per-hour because you set up once and work through five people.

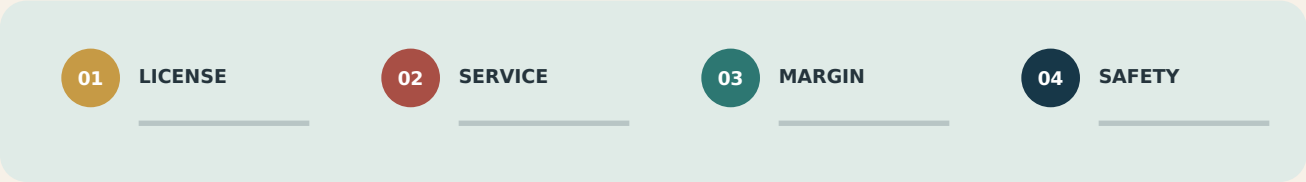
Corporate and appreciation events, where a company pays you a flat rate and no individual has to decide whether to spend the money.

What to actually say

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
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Rebooking	Make the next appointment before leaving.

Part 5 — Getting your first customer

Continued



Most people freeze here, so here are the words.

To an activities director, on the phone: “Hi, my name is _____. I’m a licensed nail technician and I do manicures on-site for residents. I’m not calling to sell you anything today — I’d just like to know how you handle that now, and whether it’s something your residents ask for.”

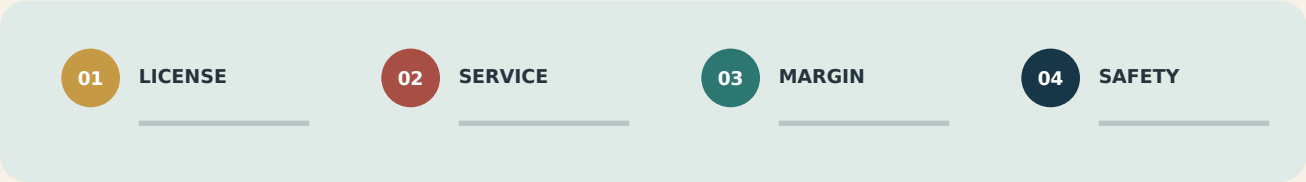
Then be quiet and listen. If she says they already have someone, ask how often that person comes and whether she ever has to turn residents away. That answer is your opening.

When she says she has to check with corporate: “That makes sense. Who else would need to be comfortable with this before it could move forward? I’m happy to send whatever they need — my license, my insurance certificate, and my permit.”

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 5 — Getting your first customer

Continued

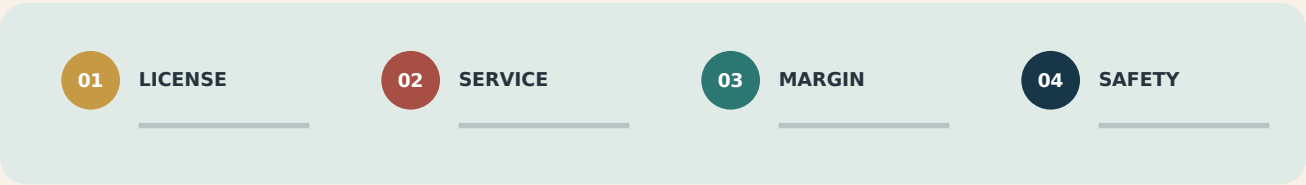


When someone says they cannot afford it: Do not discount silently. Say the real number and trade for something. “My rate is \$45. For these first two months I’m doing them at \$30 while I build up reviews — I’d just ask you to write me one honest review at the end.” That is a trade, not a discount, and it has an end date. Never work free. A free client does not become a paying client; she becomes a client who knows your price is zero.

When someone goes quiet after a first appointment: Send one message, three weeks later, and then stop. “Hi ___, you’re about due — want me to put you down for Thursday?” Most rebookings are lost to nobody asking.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 6 — Pricing



The published range

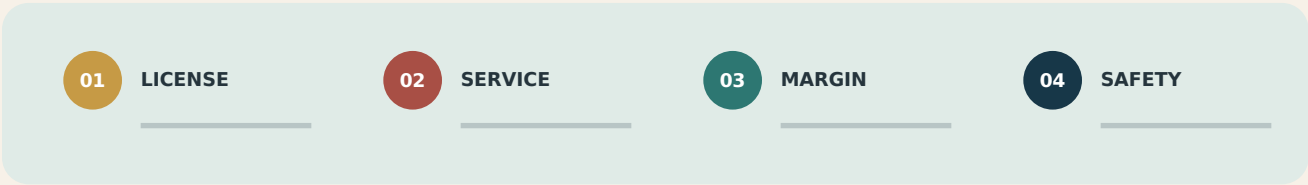
Recommendation: price at mid, and charge the travel fee separately and visibly. Pricing low in a service where you are physically present for an hour is how you end up working six days for salon wages without salon amenities. Pricing premium works only once you have reviews and a specialty.

Why the travel fee must be separate

A \$35 manicure with a 40-minute round trip is not a \$35 job. It is a \$35 job that consumed an hour and a half. Folding travel into the service price hides that from you and trains the client to think the drive is free.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 6 — Pricing Continued



Charge it as its own line. Set a radius and a fee outside it. When a client asks for a discount, the travel fee is the thing you can flex without cutting your rate.

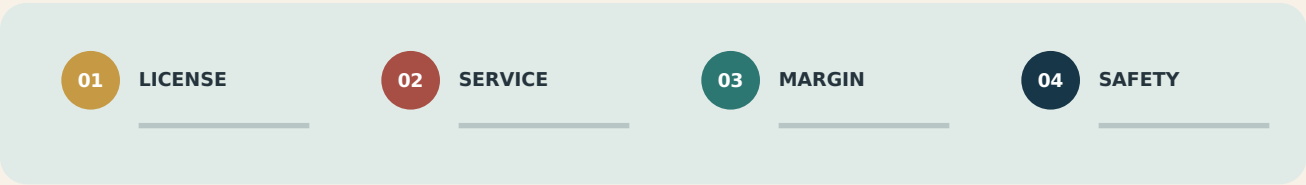
What the flyer’s income claim leaves out

The graphic projects three clients a day at an \$80 average, five days a week — \$1,200 a week, roughly \$5,000 to \$8,000 a month.

That is arithmetic, not a forecast. It assumes no drive time between clients, no cancellations, no supply cost, no unpaid admin, no disinfection gap between pedicures, and a full book from your first week.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

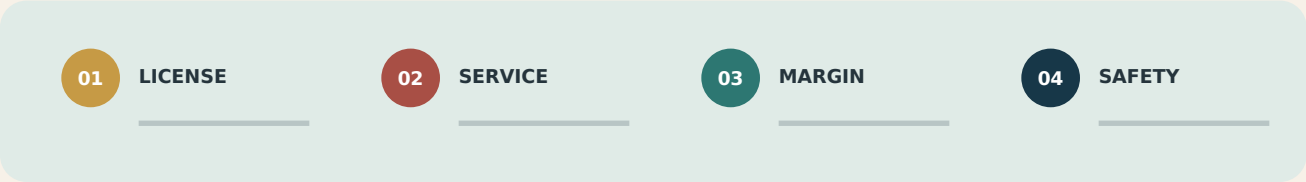
Part 6 — Pricing Continued



Treat it as a ceiling in a very good month, not a starting expectation. A more honest first-year picture is a book that builds from two or three clients a week to a steady handful, with the recurring institutional work — not the one-off bookings — carrying the month.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 7 — What it actually costs to start



There is no single startup number for this business, because there is no single business. The regime you are in decides it.

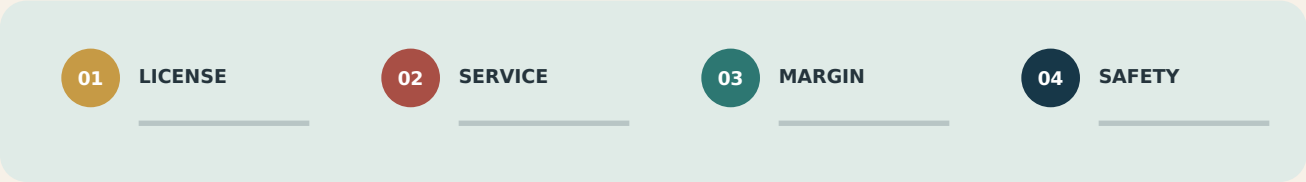
Three things about this table.

The training line is the same in both columns and it is unavoidable. The flyer’s \$2,300-\$6,700 estimate leaves school out entirely, which is how a \$2,300 business becomes a \$7,000 one before the first client.

The vehicle line is not a van. It is a van plus plumbing, a water heater, potable and waste tanks, a toilet in several states, and an inspection. Used builds exist and are worth hunting, but a board inspection does not care what you paid.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 7 — What it actually costs to start Continued

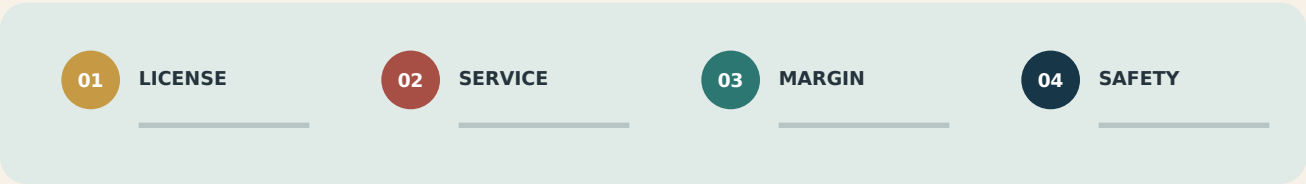


Start in the left column even if you intend to end up in the right one. A permit and a case tell you within ninety days whether clients will book you, whether you enjoy the work, and what your real hourly rate is once driving is counted. Learn all three for \$6,000 rather than \$60,000. If the answer is yes, the mobile unit is a decision you make with revenue and a customer list behind you — which is also when a lender will actually talk to you.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 10

Part 8 — If you move: the problem nobody puts on the flyer



Your nail technician license does not move with you. It is issued by one state and stops at that state’s line.

For most people this is a footnote. If you are a service member or a military spouse, it is the central fact of this trade, because you will move every two to three years and each move is a re-licensing event.

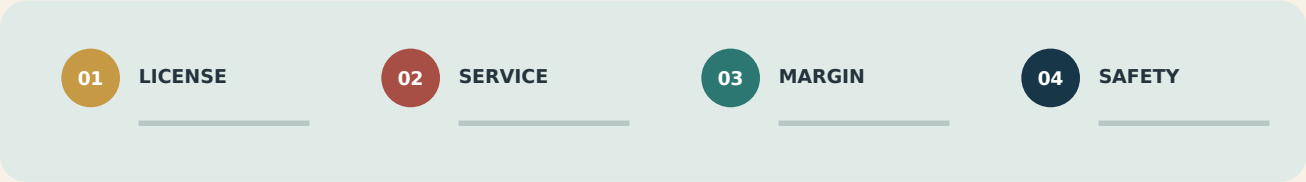
What a move actually costs you

Transferring is called reciprocity or endorsement depending on the state. The general process is proof of your current license in good standing, your training transcripts, an application and a fee. Timelines run from a couple of weeks to a few months — one source puts the typical window at four to eight weeks once paperwork, verification and fees are in.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 10

Part 8 — If you move: the problem nobody puts on the flyer Continued



The trap is hours. Because required hours vary so widely, a technician licensed in a low-hour state can face substantial additional training in a high-hour one. A licensee from a 100-hour state moving to a 600-hour state may need hundreds of additional hours before the new board will issue anything.

Check licensing, zoning, and tax rules for your own city and state before starting.

What to do about it

Train in the highest-hour state you will realistically live in. Hours transfer downward far more easily than upward. Three hundred hours earned in a 600-hour state will usually satisfy a 200-hour state. Two hundred hours earned in a 200-hour state will not satisfy a 600-hour state.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 10

Part 8 — If you move: the problem nobody puts on the flyer Continued



Take the licensure exam in the state where you trained, before you move. Schools that handle a lot of transfers give this advice consistently: a completed license transfers more cleanly than completed coursework.

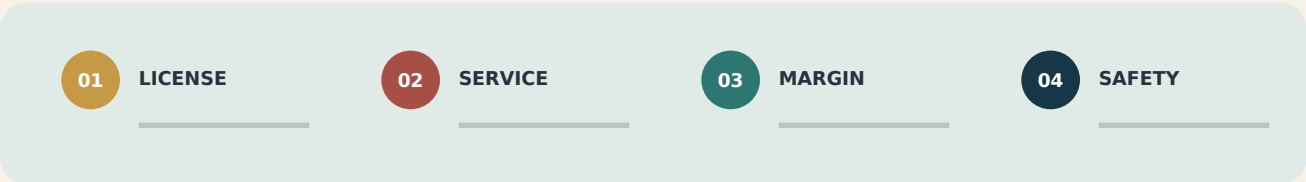
Keep your own file. Transcripts, hour certificates, exam score reports, and a copy of every license you have ever held. Boards ask for documents from schools that have closed and states you left years ago. Scan everything once and keep it somewhere that survives a move.

Ask about time-in-lieu-of-hours. Some states let years of active practice substitute for an hours deficit. If you are short on hours but long on experience, ask specifically. Check licensing, zoning, and tax rules for your own city and state before starting.

If you are a military spouse, do not file a standard application. Most states offer accommodations for active-duty members, veterans and military spouses — expedited processing, temporary licenses, reduced or waived fees. File under the military provisions, not the ordinary endorsement route; the timeline is materially different.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 8 — If you move: the problem nobody puts on the flyer Continued



On the Cosmetology Licensure Compact: a multistate compact has been enacted in roughly ten states as of 2026, developed with significant Department of Defense involvement precisely because military spouses are disproportionately licensed in this field and PCS moves were forcing them to re-license from scratch. Compact states must provide expedited processing for active-duty military spouses.

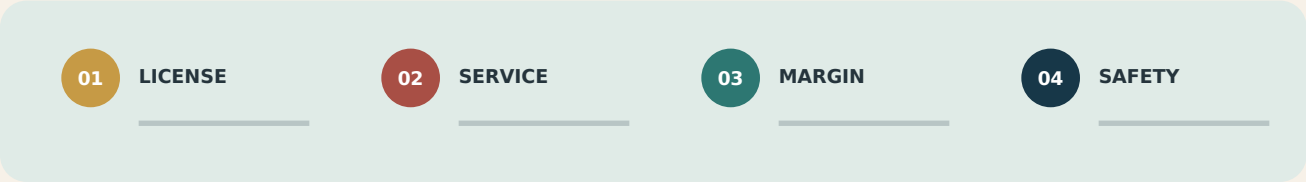
But read this carefully before you plan around it: as of 2026 the compact primarily covers cosmetologists, not standalone nail technicians. Some member states wrote legislation broad enough to cover nail techs; others did not. Until you hold a multistate license in hand, assume your specialty is not portable unless your home state’s compact statute says otherwise in so many words.

This is also a real argument for the longer road. A cosmetology license authorises nail services in every state, so a cosmetologist never needs a separate nail license — and is the license the compact actually covers. It costs far more hours (commonly 1,000 to 1,600 against a few hundred). If you expect four more moves in your career, run that arithmetic before you choose the short program.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 11

Part 9 — Money help for veterans, honestly



VR&E (Chapter 31, Veteran Readiness and Employment). The long-term services track can cover vocational school, technical certificates and trade programs with no tuition cap, plus tools, equipment and certification exam fees. A nail technology program fits that shape well.

But understand what VR&E is. It is an employment program, not an education program. If your counselor concludes you can obtain suitable employment with the education you already have, it is denied. Everything must sit inside an approved individualised employment plan. Eligibility generally requires a 20% rating with an employment handicap, or 10% with a serious employment handicap. Apply on VA Form 28-1900.

Do not plan your business around VR&E funding you have not been granted.

Free help that requires no rating and no application drama: your local Small Business Development Center, SCORE, and the Veterans Business Outreach Center. All three are free, all three will sit with you and go through your numbers, and almost nobody uses them.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 11

Part 9 — Money help for veterans, honestly Continued

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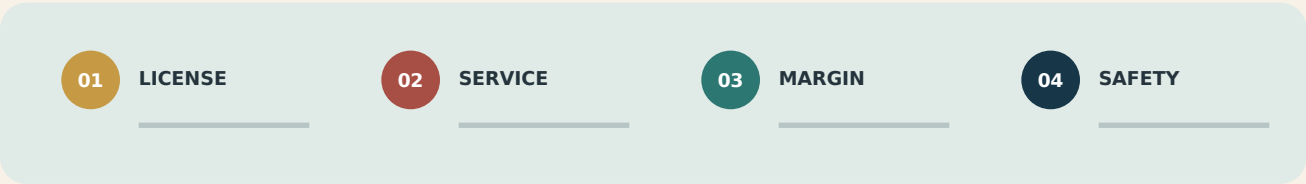
04

SAFETY

Financial aid. Many accredited nail programs qualify for Title IV federal financial aid and offer payment plans. Ask the school directly.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 10 — The three places people get stuck, and how to get past them



Stuck point one: finding out about the law after spending the money

The trap. Buy the case, the lamp, the drill, the polishes and the folding table — then discover your state does not permit home service, or requires a plumbed vehicle, or requires a salon to hold the arrangement.

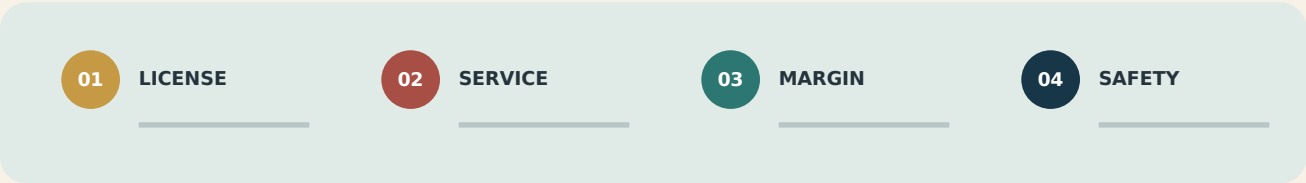
Why it is tempting. The equipment is the fun part and it is available today. The board is a phone call you can put off, and the flyer makes it sound like a formality.

The fix. Make the call in Part 4 before you buy anything but a notebook. It costs one phone call and twenty minutes, and it is the highest-value twenty minutes in this entire guide. If the answer is Regime 1, you have saved yourself thousands of dollars and months.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 10 — The three places people get stuck, and how to get past them

Continued



Stuck point two: pricing for a salon while working like a courier

The trap. Charging \$35 for a manicure because that is what the salon charges, while spending forty minutes driving, ten minutes carrying gear in, and ten minutes disinfecting in a parking lot.

Why it is tempting. You are new, you feel you have not earned more than the salon, and the client can see the salon’s price on a sign.

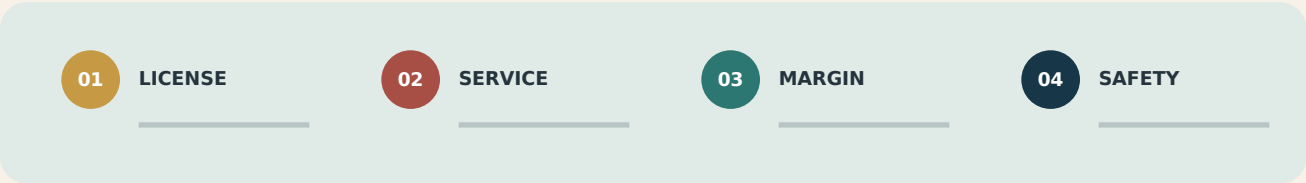
The fix. You are not selling the same product. The salon sells a manicure; you sell a manicure that arrived. Charge the travel fee separately so both of you can see it, set a radius, and cluster appointments geographically — three clients in one building beats three clients in one county every time. This is why institutional work is the good work: the drive is amortised across everyone you see that day.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 12

Part 10 — The three places people get stuck, and how to get past them

Continued



Stuck point three: quitting in month four, before the book compounds

The trap. Two months in, you have five regulars, the calendar looks thin, and the \$5,000 a month on the flyer feels like a lie. So you stop.

Why it is tempting. Because the flyer was a lie, and comparing your real month to an invented one is demoralising.

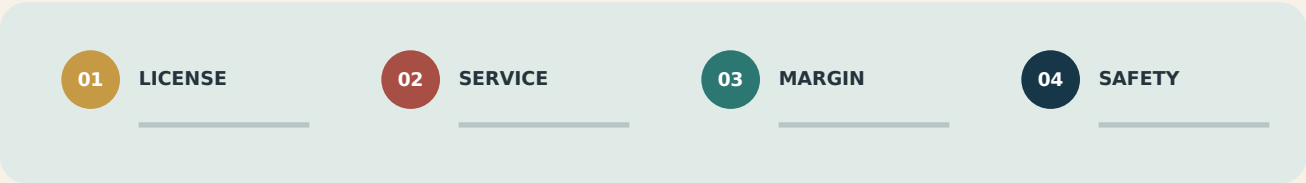
The fix. Understand what you are actually building. This is a recurring-appointment business. A gel manicure client rebooks every two to three weeks, indefinitely. Five regulars is not five sales — it is roughly 100 appointments a year that already exist. Ten regulars is 200. The business does not grow by finding new clients; it grows by not losing old ones and adding a few each month. Month four looks thin because compounding always looks thin at the start.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 12

Part 10 — The three places people get stuck, and how to get past them

Continued

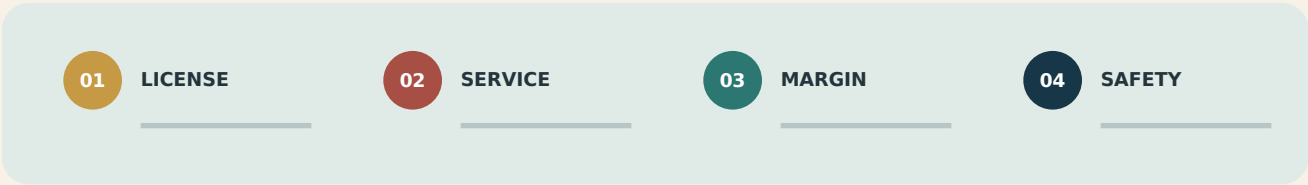


None of these three is a reason not to start. They are potholes. You can drive around all three if you know they are there — and now you do.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 13

Part 11 — The first 90 days



Days 1-7. Make the board call. Write down all four answers. Identify your regime.

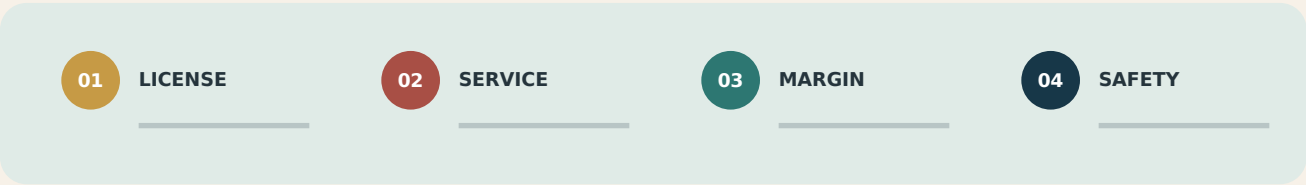
Days 8-30. If licensed: apply for whatever permit your regime requires and get the insurance certificate, because the permit may depend on it. If not licensed: choose a program, and choose it with Part 8 in mind — check its hours against the states you may live in next.

Days 31-60. Build the kit for your regime, not for the flyer’s. Get the establishment or mobile requirements in writing before buying a vehicle. Call ten facilities and ask for the activities director. Ask the question in Part 5 and listen.

Days 61-90. Take your first paying clients. Track every appointment: who, where, drive time, service time, disinfection time, total paid. Ask every satisfied client for a review and a rebooking, at the appointment, while they are looking at their hands.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 11 — The first 90 days Continued



The one number to track

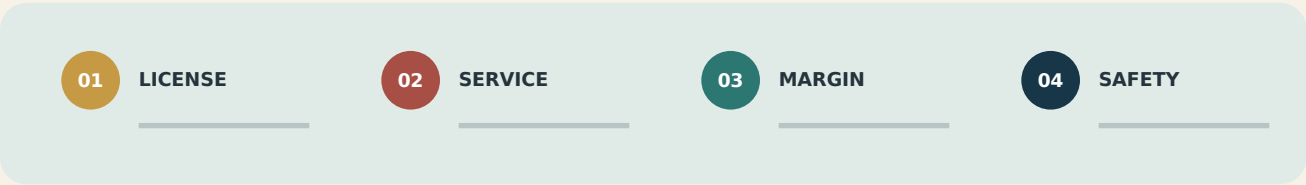
For the first 90 days: conversations with people who control access to clients. Activities directors, home health coordinators, hospice social workers, salon owners, event planners.

Not revenue. Revenue will read close to zero for the first two months no matter how well you work, and a number that reads zero teaches you nothing and feels like failure. Conversations are entirely inside your control, they happen whether or not anyone says yes, and in this business one activities director is worth forty individual clients.

Ten conversations in ninety days is a real start. Two is a hobby.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

Part 11 — The first 90 days Continued

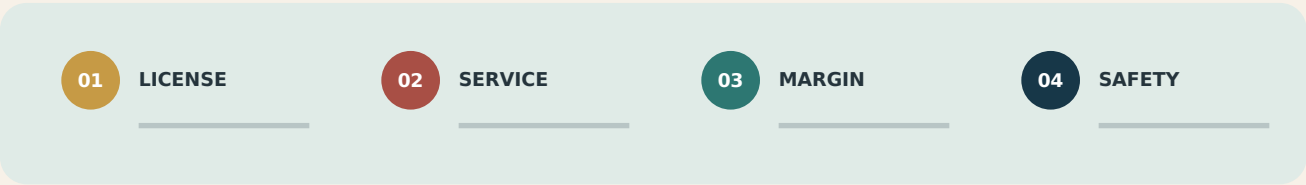


After the first sale, switch to: rebooking rate. The percentage of clients who book their next appointment before you leave. Under 50% means something about the visit is not landing, and it is almost never the polish.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 14

Where this goes if it works



Stay solo and go deep. Twenty-five to thirty regulars on a two-to-three week cycle fills a comfortable week. This is a real career, not a stepping stone.

Add facilities. Contract with three or four care facilities on fixed days. Predictable, recurring, and someone else fills your calendar for you.

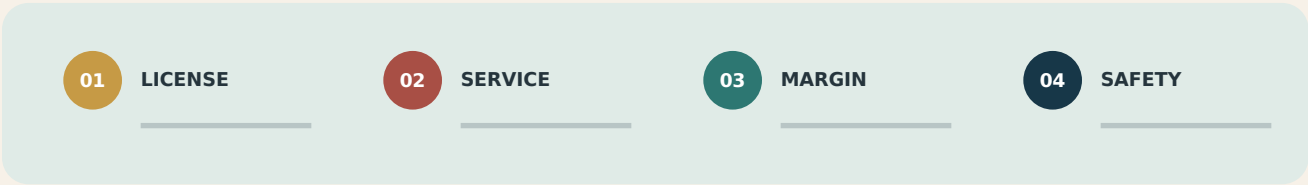
Hire. A second technician doubles capacity and turns you into an employer. Read Part 1 again before you do it.

Convert to a fixed location. The mobile book becomes the opening customer list for a salon — which is a far safer way to open one than signing a lease and hoping.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 15

A last word



This guide spends a lot of pages on law, and that can read like discouragement. It is the opposite.

Almost everyone who starts this business starts from the flyer. They buy the case, they post on Facebook, they take three clients, and then somebody asks a question they cannot answer — or an inspector does. The ones who quit are almost never the ones who were bad at nails.

You are going to know, before you spend real money, exactly which rules apply to you, exactly what your permit requires, and exactly which clients nobody else can legally reach. That is not caution. That is the advantage. Every hour in this guide is an hour your competition did not spend, and it is the reason you will still be working in year three when they are not.

The trade itself is learnable. A few hundred hours and a test. What you cannot buy in a few hundred hours is the habit of finding out before you commit — and if you already have that, you have the harder half.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 15

A last word Continued

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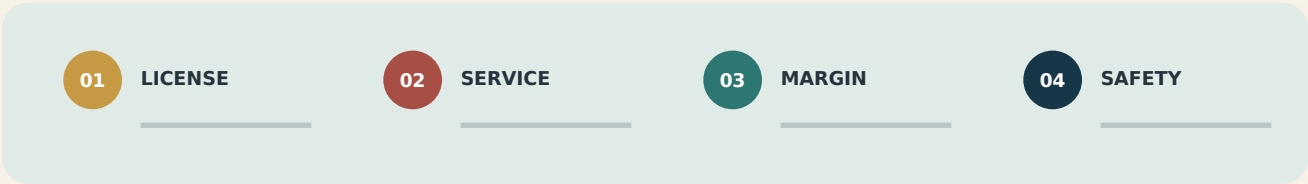
SAFETY

Make the phone call.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 16

The one-page version, if you read nothing else



Every state requires a license. There is no version of this without one.

Call your board before you buy anything. Four questions, twenty minutes, in Part 4.

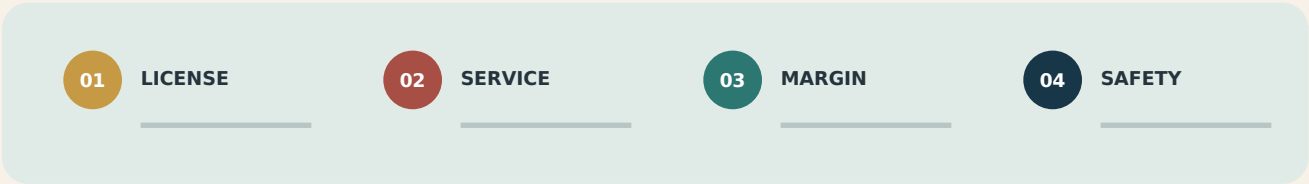
Find out which of four regimes you are in. Salon-only, charity-only, tethered to a salon, or licensed mobile unit. Everything else depends on it.

A licensed mobile unit is a plumbed vehicle, not a folding table. Ask before you buy.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 16

The one-page version, if you read nothing else Continued



The best market is the client who cannot come to a salon. Narrower, legally cleaner, and nobody is competing for her.

Refuse MMA, skin-cutting tools, UV sterilizers, and any nail you cannot identify. Owning a callus shaver can itself be a violation.

Insurance may be a gate, not a line item. Some permits require the certificate first.

Charge the travel fee separately. The drive is the cost the flyer forgets.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE GUIDE 16

The one-page version, if you read nothing else Continued

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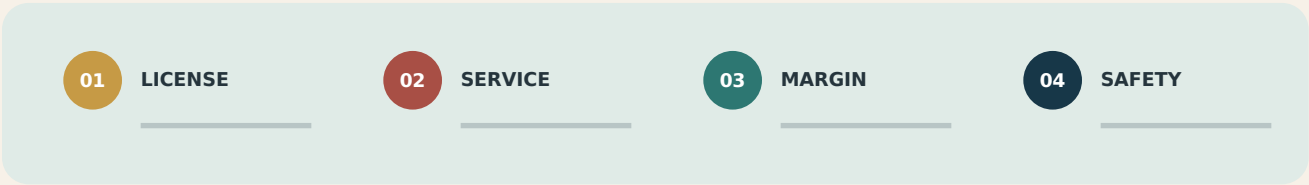
Your license does not move with you. Train in the highest-hour state you will live in, license before you move, keep every transcript, and if you are a military spouse, file under the military provisions.

It is a recurring-appointment business. Ten regulars is two hundred appointments a year. Month four always looks thin.

BUSINESS LENS	CONTROL
Legal route	Identify the state and local regime before spending.
Client	Serve the person who cannot easily reach a salon.
Rebooking	Make the next appointment before leaving.

CORE REFERENCE

Business Snapshot

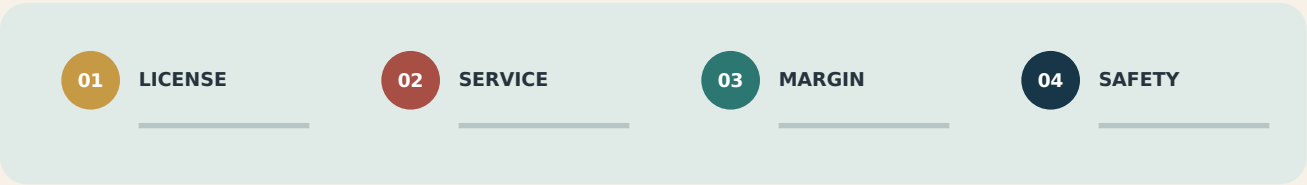


The gate is the legal regime in the service area. Confirm it before choosing the equipment or vehicle model.

What you sell	Manicures, pedicures, gel, acrylic, dip, nail art — delivered to the client
License required	Yes, in every state. Nail technician (also called manicurist)
Training	Roughly 100 to 750 clock hours depending on state — sources conflict, see Part 2
Time to license	Two to nine months, plus two weeks to three months processing
Startup	\$4,000–\$9,000 tethered model · \$45,000–\$120,000+ licensed mobile unit
Typical prices	Manicure \$35–50 · gel \$50–70 · acrylic set \$70–120 · pedicure \$50–80
The gate	Which of four legal regimes your state uses
The overlooked market	Clients who cannot come to a salon
Biggest hidden risk	Your license does not move with you

CORE REFERENCE

Pricing Reference

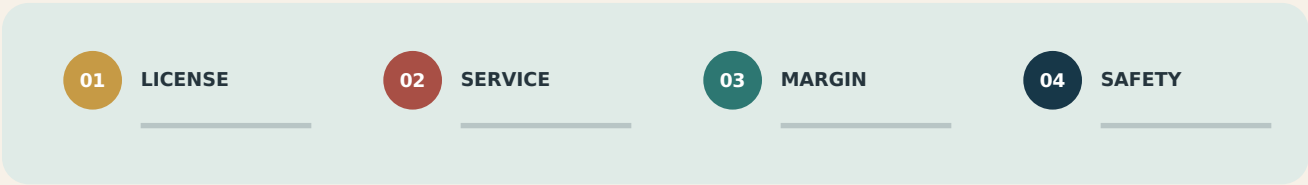


Price at mid and charge the travel fee separately and visibly.

Service	Low	Mid	Premium
Basic manicure	\$30	\$40	\$55
Gel manicure	\$45	\$60	\$80
Acrylic full set	\$65	\$90	\$120
Pedicure	\$45	\$60	\$85
Travel fee	\$0	\$15	\$30
Group, per person	\$40	\$55	\$75

CORE REFERENCE

Startup Cost Reference



There is no single startup number because the legal regime decides the operating model.

Item	Tethered / permit model	Licensed mobile unit
Training program (tuition, kit, books, fees)	\$3,000-\$5,000	\$3,000-\$5,000
State exam and license fees	\$75-\$300	\$75-\$300
Permit or establishment license	\$0-\$300	\$200-\$800
Professional + general liability insurance	\$300-\$800/yr	\$500-\$1,200/yr
Commercial auto	varies	required
Portable table, chair, lamp, drill	\$400-\$900	included in build
Product, implements, disinfectant, PPE	\$600-\$1,500	\$800-\$2,000
Vehicle build: tanks, water heater, sink, toilet, power	—	\$35,000-\$100,000+
Branding, booking system, cards	\$300-\$800	\$300-\$800
Realistic total	\$4,000-\$9,000	\$45,000-\$120,000+

WORKSHEET 01

Startup Checklist

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SAFETY

DONE	ACTION	OWNER DATE NOTES
☐	Call the state cosmetology board and record answers to all four licensing questions.	
☐	Check licensing, zoning, and tax rules for your own city and state before starting.	
☐	Confirm practitioner, establishment, salon-tether, homebound, facility, and mobile-unit requirements [VERIFY].	
☐	Choose whether the owner is the licensed technician or an employer of licensed technicians.	
☐	Complete the required approved training, examination, and licensing path [VERIFY].	
☐	Form the business, obtain the EIN, open separate bank and tax-reserve accounts.	
☐	Confirm professional liability, general liability, vehicle, workers' compensation, and facility coverage [VERIFY].	
☐	Choose the legal operating model before buying the kit or vehicle.	
☐	Create sanitation, client intake, refusal, appointment, invoice, incident, and rebooking records.	
☐	Call ten qualified facilities or referral partners and track conversations.	

WORKSHEET 02

Equipment and Budget Worksheet

01

LICENSE

02

SERVICE

03

MARGIN

04

SAFETY



MOBILE KIT | Pack licensed-service tools, sanitation controls, records, lighting, products, and clean storage as one system.

ITEM	NEEDED	ESTIMATE	ACTUAL	NOTES
Approved training program and student kit [VERIFY]				
Exam, practitioner license, and renewals [VERIFY]				
Permit, salon, establishment, or mobile-unit license [VERIFY]				
Professional and general liability insurance [VERIFY]				
Commercial auto / business-use coverage [VERIFY]				
Portable table, chairs, lamp, and ergonomic setup				
Implements, drill, products, disinfectant, and PPE				
Clean / used separation and covered storage				
Pedicure equipment and wastewater controls [VERIFY]				
Vehicle build, water, power, ventilation, and restroom [VERIFY]				
Booking, payments, branding, and cash reserve				

BUDGET CONTROL

TOTAL ESTIMATE: _____ TOTAL ACTUAL: _____ CASH RESERVE: _____

WORKSHEET 03

Pricing and Estimate Template

01

LICENSE

02

SERVICE

03

MARGIN

04

SAFETY

WORKSHEET 04

Client Appointment and Service Authorization

01

LICENSE

02

SERVICE

03

MARGIN

04

SAFETY

FIELD	AGREED DETAIL
Client, payer, and contact information	
Service address, access, parking, and workspace	
Requested service and product preferences	
Practitioner licence and legal service route [VERIFY]	
Client age / minor authorization [VERIFY]	
Allergies, sensitivities, medications, and health disclosures [VERIFY]	
Nail, skin, wound, infection, and contraindication check	
Services and tools that will be refused	
Product identity and contents verification	
Pedicure water and disinfection plan [VERIFY]	
Travel, minimum, group, cancellation, and rebooking terms	
Price, deposit, tax, gratuity, and payment terms [VERIFY]	
Before / after photographs and consent [VERIFY]	
Incident, referral, or service-refusal notes	
Client acceptance and signatures	

WORKSHEET 05

Invoice Template

01

LICENSE

02

SERVICE

03

MARGIN

04

SAFETY

Job Log and Lead Tracker

01

LICENSE

02

SERVICE

03

MARGIN

04

SAFETY

DATE	LEAD SOURCE	NEED OR SCOPE	QUOTE	STATUS NEXT STEP

DATE	CLIENT OR FACILITY	SERVICE	TRAVEL	PAID	REBOOKED

ONE METRIC

REBOOKING RATE: _____ ACCESS-CONTACT CONVERSATIONS: _____ REAL HOURLY RATE: _____

WORKSHEET 07

Licensing Infection Control and Client Safety

01

LICENSE

02

SERVICE

03

MARGIN

04

SAFETY

Check licensing, zoning, and tax rules for your own city and state before starting.

CHECK	CONTROL	INITIALS NOTES
☐	Practitioner, establishment, salon-tether, facility, homebound, and mobile-unit permissions are confirmed [VERIFY].	
☐	Licensing, zoning, tax, insurance, vehicle, inspection, and local operating rules are confirmed [VERIFY].	
☐	Hands, surfaces, linens, single-use items, implements, clean storage, and used-item separation follow the required procedure [VERIFY].	
☐	EPA-registered disinfectant, dilution, contact time, labels, Safety Data Sheets, PPE, ventilation, spill, and disposal controls are confirmed [VERIFY].	
☐	Pedicure basin cleaning, disinfection, drying, water, wastewater, and turnaround records are complete [VERIFY].	
☐	MMA, skin-cutting tools, prohibited callus implements, and UV sterilizers are not carried or used.	
☐	Open wounds, active infection, unknown nail conditions, living-tissue work, allergies, and other contraindications trigger refusal and referral.	
☐	Client consent, minor authorization, incident, product, service, payment, and rebooking records are retained [VERIFY].	

STOP RULE

Stop when the service location, licence, permit, insurance, client condition, product contents, sanitation method, water control, ventilation, minor consent, or legal scope cannot be confirmed. Refuse any service that touches living tissue or exceeds the licensed scope.