BUSINESS STARTUP GUIDE AND WORKBOOK

Private Investigator Guide

A start guide for getting your own business off the ground.

Veteran's Strategic Solutions LLC — Business Model Series

Before you read this

This guide works anywhere in the United States. Dollar figures are estimates from public sources, not quotes. Licensing is state law and it varies more than almost anything in this series. Verify with your own state board before you act. Wherever there is a blank line, write in your own answer.

What this business actually is

Somebody needs to know something and cannot find it out themselves.

An attorney needs a witness located. An insurance company suspects a claim is fraudulent. A business needs a background check on a partner. A landlord needs papers served on somebody avoiding them.

You find out, lawfully, and you write it up so it holds.

What this is not: television. The overwhelming majority of the work is database research, records retrieval, phone calls, and sitting in a vehicle for six hours to get four minutes of usable video.

Read this first

Two things gate this trade, and neither is what people expect.

The first is experience. Most states require one to three years of prior investigative work before they will licence you. You usually cannot buy your way past this — it is time, and it has to be documented by an employer.

The second is federal law. Four federal statutes govern what records you may obtain and how, regardless of which state you are in and regardless of your licence. Getting them wrong is a federal matter, not a licensing complaint.

The good news for a veteran: military intelligence and military police experience counts toward the licensing requirement in many states. If that is your background, you may already be most of the way to the bar.

Honest gut check

- Can you sit in a car for eight hours and stay alert? That is surveillance, and it is most of the fieldwork.
- Can you write? The report is the product an attorney relies on. Poor writing loses clients faster than poor fieldwork.
- Can you refuse a client who wants you to cross a line? They will ask, and some of them will be sympathetic.

What the odds actually are

About three out of four new businesses make it through their first year. About half are still running at five years. About one in three make it to ten.

Two honest caveats. Those numbers barely move by trade, and they count businesses with employees on a payroll, so a man working alone is largely not in them.

What is in your favour: low overhead, strong hourly rates, and a licence that keeps casual competition out.

What is against you: the experience requirement means most people cannot start this at all, and the client base is narrower than it looks.

What separates the ones who last:

Attorney relationships. One law firm that uses you regularly is worth fifty individual clients.

Reports that hold up. Your work product gets read by opposing counsel.

Staying inside the law, every time. One violation ends the licence and the business.

Not taking domestic work you should refuse. See Part 5.

Snapshot

Metric	Value
Money to start	$500 to $2,000 first-year licensing and setup
Storefront needed	No, though some states require a physical office for an agency licence
Skill gate	The experience requirement is the real barrier
Licence	State licence in most states. Six have none
Time to licence	Weeks, once the experience requirement is met
Rate	$95 to $150/hour typical

PART 1

Getting licensed

Step 1. Find out which structure your state uses

There is no federal standard, no national exam, and no universal experience requirement. What qualifies you in one state may not satisfy the next.

Three structures exist, and most states that licence this profession use some version of all three:

Individual licence. Most states require you personally to qualify — pass the exam, meet the experience requirement — before you may call yourself a private investigator or work under your own name. This is the licence an employee investigator carries even when working for someone else's agency.

Agency or company licence. A second, separate licence held by the business entity itself. Most states that license agencies require the company to have at least one individually licensed investigator affiliated with it — often called the qualifying manager or qualifying agent — whose licence covers the company's operations.

Branch-office licence. States that licence agencies commonly require a separate branch licence for each additional office beyond the company's principal place of business. Working from a single office, you will not need this on day one.

The individual licence is the entry route, and Part 2 is built on it.

Step 2. Check the experience requirement — this is the real gate

Most states require one to three years of verified investigative experience. Some express it in hours — commonly 2,000 to 6,000.

What typically qualifies: sworn law enforcement · military intelligence · military police · employment with a licensed PI agency · insurance adjusting · public defender investigator · arson investigator for a public fire agency.

What often does not: process serving, records research, debt collection. Check your state's list rather than assuming.

Education can reduce it. A law degree or four-year police science degree commonly cuts the requirement; an associate degree cuts it less. One state reduces a 6,000-hour requirement to 4,000 with a law degree.

Some states have no experience requirement at all for an individual licence — and the bar is generally set highest for agency owners.

My state's requirement: ______ · What counts: ______ · What I already have: ______

Step 3. Apply

Expect: application form, photographs, proof of experience certified by employers, fingerprints for state and often FBI background check, bond documentation, and fees.

A felony conviction disqualifies in most states, particularly offences involving dishonesty, fraud or violence.

Age minimums vary — 18 in some states, 21 in many, 25 in a few.

Step 4. Pass the exam

Covering state law and regulations, investigative practice, surveillance, evidence handling, report writing, and ethics.

Passing scores are typically 70 to 80 percent, and pass rates run around 54 to 60 percent. That is a real exam and people fail it.

Use state-specific preparation materials. Generic national guides miss the state statutory references, which is exactly what the exam tests.

Step 5. Bond and insurance

Surety bonds commonly run $5,000 to $25,000, reaching higher in some states. The premium typically costs $100 to $400 a year — you are not paying the face value.

Some states require general liability or errors and omissions insurance instead of, or in addition to, the bond — ranging from roughly $100,000 to $1,000,000 of coverage.

A handful of states require neither. Carry insurance anyway — client expectations and your own risk make it effectively mandatory.

What it costs

Item	Cost
State licensing fees	$15 to $1,450, averaging around $388
Fingerprinting	$25 to $75
Background check	$25 to $100
Exam	$50 to $150
Bond premium	$100 to $400/year
Liability insurance	$500 to $1,500/year
First-year total for most new PIs	$500 to $2,000

Real published examples, to show the spread: one state charges $50 application, $100 exam and $150 initial individual licence, with agency licences at $300. Another charges $400 for an individual application, $500 for a corporate one, $15 for the written exam and $88.50 for fingerprinting, and requires a $10,000 bond.

Two other things worth knowing

Reciprocity exists in places. Some states credit experience gained in named other states. Ask your board rather than assuming your hours travel.

An armed endorsement is separate where offered, requiring additional training, firearm qualification and periodic requalification. Most PI work does not require it and most PIs do not carry.

PART 2

If you do not have the experience yet

Most people reading this will not meet the requirement. There are three routes.

1. Work for a licensed agency. In states with agency sponsorship you can do the work immediately as a registered employee. In every state, agency employment is the standard way to accumulate documented hours. You are paid while you qualify.

2. An intern or apprentice registration. Several states offer a formal category to accumulate hours under supervision. Ask your board whether one exists.

3. Get the experience elsewhere. Insurance adjusting, public defender investigation and certain government roles count in many states.

And if you are still serving or recently separated, check whether your MOS counts before you plan around anything else. Military intelligence and military police roles are commonly listed as qualifying, and if you have several years of either, you may be closer to eligible than a civilian with a criminal justice degree.

Get your documentation now. Evaluations, orders, position descriptions — anything establishing dates and duties. Boards want employer certification, and that is far easier to obtain before you have been out five years.

PART 3

The law you are now subject to

Four federal statutes apply regardless of your state and regardless of your licence.

The Driver's Privacy Protection Act

Restricts access to personal information in state motor vehicle records — licence numbers, names, home addresses, telephone numbers, medical and disability information.

It was passed in 1994 after a private investigator obtained an actress's home address through her California motor vehicle record and sold it to a man who used it to stalk and murder her. It was tightened in 2000. That history is why the rules are strict and enforcement is real.

Fourteen enumerated permissible purposes exist, and licensed investigators fall within some. Penalties apply for misrepresenting your relationship to obtain protected data.

What it does not cover: accident records, driving violations and licence status are often still public.

The Gramm-Leach-Bliley Act

Prohibits pretexting for financial information. Obtaining somebody's bank records by impersonating them — or by any other deception — is prohibited.

This is the most commonly requested illegal act in the trade, and the answer is always no.

The Fair Credit Reporting Act

You need a permissible purpose to obtain a credit report, and usually written consent.

Critically: if you compile a background report that will be used for employment screening or tenant decisions, FCRA applies to that report, bringing adverse-action notice requirements with it. A great many investigators do not notice the moment their background check becomes a consumer report.

The Electronic Communications Privacy Act and the Wiretap Act

Prohibit unauthorised interception, access, use and disclosure of oral, wire and electronic communications — including stored communications like email.

Federal law permits certain interceptions where a party consents. State law can be stricter, and often is.

Recording law, and the distinction that matters

The line, and it is worth memorising: being party to a conversation is lawful evidence gathering. Intercepting a conversation you are not part of is a felony. Sentences of two to twelve years appear in state statutes, plus civil damages.

Do not trust the summary tables. At least one state described as one-party consent applies an all-party rule inside private spaces — homes, hotel rooms, bathrooms, private offices — where recording without full consent risks a felony. Read your own state’s statute.

A live compliance trend

In 2025 several large data providers were fined for failing to verify the permissible use claimed by their clients.

The practical consequence: document why you needed the data, on every single search. Your database provider is now under pressure to police that, and your access depends on it.

What you cannot do, ever

- Enter a home or building without permission
- Open somebody’s mail
- Hack a phone, email account or locked profile
- Wiretap a call you are not party to
- Pull a credit report without a permissible purpose
- Place a GPS tracker on a vehicle you do not own or lease, without consent — generally an offence
- Impersonate law enforcement
- Detain anybody
- Use a fake social media profile, or pretext into direct messages. Public social media is fair game when genuinely public — but your own profile must be real
- Trespass, or place cameras inside private property

The safe rule

Public information, consent-based information, lawfully obtained records, and observations from lawful locations.

Tell clients the limits early, because a client who knowingly directs you to break the law can face the same criminal and civil liability you do — and illegally obtained evidence is inadmissible, which makes the engagement worthless.

This is a summary of general practice, not legal advice.

PART 4

What you actually sell, and what it costs to run

The work that pays

Insurance defence and surveillance. Claim investigation, activity checks, recorded statements. Insurance companies are the largest institutional buyer of investigative services and they buy continuously.

Attorney support. Witness location and interviews, service of process, background on opposing parties, asset checks, scene documentation, trial preparation. The best client base in the trade.

Corporate work. Pre-employment and executive screening, internal theft, due diligence, workers' compensation.

Skip tracing and locates.

Background investigations.

Domestic and family. Read Part 5 before taking any of it.

The database subscription is your main operating cost

This is the number that decides whether the business works, and new investigators consistently underestimate it.

The major providers are TLO (TLOxp), IRBsearch, LexisNexis Accurint, Tracers, IDI and CLEAR.

Access is credentialed, not purchased. You cannot sign up with a credit card. Providers require proof of your professional licence, put you through a credentialing process, and require you to agree to terms complying with FCRA and GLBA. Many audit user activity for compliance.

Pricing is subscription plus per-search fees, usually on an annual contract with tiers based on volume. Published guidance says to expect several hundred to several thousand dollars monthly depending on usage.

Some of that passes through to clients — a single asset search may carry $50 to $300 in database costs, billed to the client as a disclosed expense.

Practitioner consensus: carry ONE comprehensive primary database, then add public records familiarity, social media research, and an industry-specific tool if you specialise. Working investigators report meaningful differences between providers in the freshness of locate data, and some carry two for verification.

Budget the database before you budget anything else. It is the difference between being able to work a case and not.

Case management software is a separate thing

Databases find information. Case management software stores the case, the chain of custody and the citations.

The question to ask when evaluating one: does this platform let me record the search receipt, the source and the result back to the subject's case file, so the report I write later has citations a court will accept?

For a solo investigator the bottleneck is admin overhead, not investigative capacity. Every hour re-keying invoices is an hour not billed.

The rest of the costs

Vehicle expenses are real and billable. The IRS standard mileage rate for 2026 is around 65 to 70 cents a mile, but many PI agencies bill actual operating cost of \$0.75 to \$1.10 a mile once fuel, insurance and vehicle depreciation are counted.

Multi-day surveillance travel — hotel, meals, vehicle — can add \$300 to \$800 a day on top of billable hours. Bill it separately and disclose it up front.

On cameras and optics: I am not going to publish figures I have not verified. You need a camera with a long lens capable of usable stills at distance, a video camera that performs in low light, and an unremarkable vehicle. Price those locally and buy used where sensible. The car, the camera and the database are the business.

What to do when you are asked for something you cannot do

Anything in Part 3. "I can't do that — it's a federal offence, and it would make anything I found useless to you anyway." The second half of that sentence persuades where the first does not.

Work in a state you are not licensed in. Licences are state-specific. Build a referral network with PIs in neighbouring states.

A specialty you lack — forensic accounting, computer forensics, polygraph. Know one of each.

A client who will not tell you why they want the information. That is the best warning sign in this trade. No purpose, no case.

PART 5

The domestic case problem

This is where new investigators get hurt.

Domestic work — infidelity, custody, locating an ex — is the most commonly requested category from individual clients, and it carries risks the institutional work does not.

The person paying you may be the dangerous one. You are being asked to locate somebody or document their movements. That information can be used to harm them, and you will not always be able to tell which side of that you are on.

Ask directly why they want it. A client who cannot give a clear lawful reason, or who becomes evasive when asked, is telling you something.

Refuse if there is any indication the subject is hiding for their safety. A protective order, a domestic violence history, a client who describes the subject as hiding from them — stop. Locating somebody who fled an abuser can end their life, and you would be the instrument.

Do not take work where the client is subject to a restraining order concerning the subject.

Be careful with custody work. It is legitimate and attorneys commission it regularly. Take it through an attorney where you can — that gives the work a legal framework and a professional intermediary.

Document your intake. What the client told you, what you asked, what you were retained to do. If a case goes badly you will need to show what you were told and what you refused.

The commercial argument points the same way as the ethical one: insurance and attorney work pays better, repeats, and does not put you in the middle of somebody’s worst year.

PART 6

The report, which is the product

Your fieldwork is invisible. The report is what the client buys, what the attorney submits, and what opposing counsel attacks.

Courts, opposing counsel, insurance adjusters and licensing boards treat investigative documentation as evidence and apply the same scrutiny they would to any other exhibit.

The report turns actions into evidence. It must explain, in your absence, exactly what you collected and how.

The rule that governs everything

Facts only. No opinion, ever — unless the client has specifically asked for a written opinion.

Opinions belong to expert witnesses and to the client. Your job is to lay out what happened so the reader draws their own conclusion.

The example that teaches the whole discipline

Wrong, and easy: “the subject drove fast.”

Right, and harder: state the posted speed limit and the subject’s average speed over a measured distance.

One is your judgement. The other is a fact a court can use. Every sentence in your report should pass that test.

Why new investigators write badly: an objective report is an alien form. A decade of schooling teaches writing fit for publication — persuasive, interpretive, conclusory. That is the opposite of what this is.

Structure

Header. Subject, client, file number, date and time, type of investigation.

Summary. What you were asked to do and what you found. So the reader gets the answer without reading ten pages of detail.

Subject information. Name, physical description, date of birth, address, vehicle.

Chronological log. The heart of it. Every entry carries:

- Date and precise time
- Location, described specifically enough to be independently verified
- Objective description of what was observed
- Identities or physical descriptions of anybody involved
- Arrival and departure times
- Weather and any conditions affecting visibility

Findings. What the observations establish, tied to the objectives you were given.

Exhibits. Photographs, video, documents, records — each described, each numbered, each referenced from the log.

The evidence discipline

Photographs need metadata showing capture time and location. Video needs continuous timestamps.

Use sequential numbering to link written observations to visual evidence. That is what maintains chain of custody and lets an attorney find the clip that matches the entry.

Verify information from as many sources as reasonably necessary.

Sign the report.

Why the full report matters more than the clip

A thirty-second clip may show somebody lifting one object on one day.

The full report establishes duration, repetition, whether they had help, and what limiting behaviour was observed before and after. That context is what makes the evidence usable — and what stops it being demolished by the other side.

A clip is an accusation. A report is evidence.

And it is your marketing

The report is the only part of your work an attorney actually sees. A clean, well-organised, factual report is why the next case comes to you. In this trade, the deliverable is the sales pitch.

PART 7

Finding out whether your area supports this

Step 1. Call your state licensing board. Current experience requirement, exam details, bond and insurance, fees. One call tells you whether you can start at all.

Step 2. Count the licensed PIs in your area. Most state boards publish a searchable licensee list. That is a real competitor count, unlike most trades in this series.

Step 3. Count the buyers, not the population. Law firms in personal injury, family law, criminal defence and insurance defence · insurance claims offices and third-party administrators · corporate HR · collection agencies · process serving companies.

Step 4. Call three law firms and ask whether they use an investigator, how often, and for what. Attorneys will answer this; it is not a secret.

Step 5. Ask two insurance defence firms what it takes to get on their approved list.

Licensed PIs in my county: ______ · *Relevant law firms:* ______ · *Insurance claims offices within an hour:* ______

The counterintuitive part: population matters less than the professional community. A small town next to a courthouse with a busy bar is a better market than a larger town without one. Follow the attorneys.

One regional note worth knowing: rates in the largest metropolitan markets run substantially higher — reported at 40 to 60 percent above mid-sized cities. Do not price off a national average without checking your own market.

PART 8

Getting your first customer

- Get licensed, or get hired by an agency to accumulate hours.
- Introduce yourself to five attorneys in the practice areas that use investigators.
- Ask two insurance defence firms about their vendor process.
- Do the first few jobs impeccably and on time. The report is the product.

On insurance panels, honestly

Insurance work is the largest institutional market and it is also the hardest to describe generically, because carriers, third-party administrators and defence firms each run their own vendor process.

I could not verify a standard onboarding path, and I am not going to invent one.

What is consistent: they want a licensed, insured investigator with documented experience, a professional report format, and references. Expect to supply your licence, certificate of insurance, W-9, rate sheet and sample report — with the client information redacted.

The practical route is to ask. Call the defence firms and claims offices in Step 5 above and ask directly what their approval process is. It is a routine question and they answer it.

What to actually say

To an attorney:

> *“I’m a licensed investigator working in the area. I do witness location, service, background and surveillance. I’m not asking for work today — I’d just like you to have my card for the next time your usual person is booked.”*

When a client asks what you can find:

> *“Tell me what you’re trying to accomplish and I’ll tell you what’s realistically obtainable and what it will cost. Some of what people want isn’t legally available, and I’d rather say that now than bill you for it.”*

On the first call with any client:

> *“Why do you need this?” Then listen properly. That question is your screening, your case scoping and your liability protection in one.*

When somebody asks for something illegal:

> *“I can’t do that, and anything I got that way would be inadmissible anyway. Here’s what I can do legally that would get you to the same place.”*

On expectations:

> *“Surveillance is hours of nothing for a few minutes of something. Some days produce nothing, and you pay for those days too. That’s how the work is billed everywhere.” Say it before you start.*

PART 9

Pricing

What the market pays

Category	Typical
Overall range	$75 to $250 per hour
Most licensed professionals	$95 to $150 per hour
Standard surveillance and fieldwork	$100 to $150 per hour
Commonly cited national average	$100 to $125

Specialty work — forensic accounting, complex asset tracing — sits well above general surveillance.

How the billing works

Hourly is standard for surveillance and fieldwork. You are paid for effort, not results, because a day that produces nothing still cost you the day. Put that in writing before the engagement.

Retainers are standard — a deposit against estimated hours and expenses, with the unused portion refunded at the end.

Multi-day surveillance retainers typically start at $2,000 to $4,000.

Flat fees work for defined, low-variable tasks — a database background check, a records retrieval, a straightforward locate.

Bill expenses separately and disclose them up front: mileage at your actual operating cost, database search fees, court and records fees, travel. Reputable investigators disclose these before the engagement; the ones who bury them in the final invoice are the reason clients are suspicious.

The tiers

Tier	Approach
Low	Undercut on hourly rate. Attracts individual clients who dispute the bill
Mid	Market rate, attorney and insurance work, written retainer agreement
Premium	Specialty — forensic, complex asset, corporate due diligence

Recommendation: mid, aimed at attorneys and insurance. They understand hourly billing, pay on invoice, and come back.

Always use a written retainer agreement. Scope, hourly rate, retainer amount, expense handling, reporting schedule, and an explicit statement that you conduct only lawful investigation. That clause protects you when a client later asks for something you will not do.

PART 10

Money help for veterans

VR&E, Chapter 31 — what is actually true

The self-employment track is widely advertised as VA funding to start a business. The regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible career path for you. It is not a track you simply choose. In 2021, 162 veterans were in it out of more than 80,000 using VR&E overall.

The long-term services track is different and far more commonly used. It covers vocational school, technical certificates and trade programs with no tuition cap, and can cover tools, equipment and certification exam fees.

The catch: VR&E is an employment program, not an education program. If a counselor determines you can reasonably obtain suitable work with the training you already have, it gets denied. Anything funded must sit inside an approved individualised employment plan.

Apply with VA Form 28-1900 and put the question to your counselor. Do not plan around a yes.

Free and reliable to everyone, no rating required: Small Business Development Centers, SCORE mentoring, Veterans Business Outreach Centers.

Two things specific to this trade, and the first is the most useful sentence in this guide for you.

Military intelligence and military police experience counts toward the licensing requirement in many states. The experience bar is what stops most people entering this profession. If you have several years of either, you may already meet or nearly meet it — and a civilian with a criminal justice degree and no field time does not.

Check your state's qualifying-employment list specifically, and gather your documentation now — evaluations, orders, position descriptions. Boards want certification of dates and duties, and that gets harder the longer you are out.

Second: veterans are well represented in this profession and that network is real. State investigator associations and national bodies are full of former law enforcement and former military. Join one before you are licensed. It is where the agency jobs, the subcontract work and the referrals come from.

PART 11

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

1. Not meeting the experience requirement and not planning for it

Somebody decides they want to be a PI, researches the licence, and discovers their state wants three years of documented investigative work they do not have. Most people stop there.

The fix: work for a licensed agency and accumulate documented hours while being paid, or use an intern or apprentice registration where one exists. And if you have military intelligence or police experience, check whether it already counts — a lot of people never ask.

2. Treating the federal statutes as background noise

The state licence feels like the compliance job, so the federal layer gets skimmed. Then a client wants bank records, or a background check gets used for a hiring decision without FCRA compliance, or a recording gets made in a state whose rule was not what the chart said.

These are federal matters and they do not care that you were licensed.

The fix: learn the four statutes before your first case, document permissible purpose on every database search, and read your own state's recording statute rather than a summary table.

3. Building on individual domestic clients

They are the easiest clients to find and the worst to build on. They pay slowly, dispute bills, have unrealistic expectations, and occasionally want something you must refuse — and some of them are the danger, not the client.

The fix: aim at attorneys and insurance from the start. They understand hourly billing, pay on invoice, repeat, and the work does not put you in the middle of somebody's worst year.

None of these are reasons not to start. They are the three potholes in the road, and every one is avoidable if you know it is coming.

PART 12

Your first 90 days

Days	What you do
1 to 10	Call your state board. Experience requirement, exam, bond, fees. Ask specifically whether your military experience qualifies.
11 to 25	Gather documentation of your experience. Get employer certification while you can.
26 to 40	If eligible: apply, fingerprint, bond. If not: apply to licensed agencies or for an intern registration.
41 to 55	Study with state-specific exam materials. Sit the exam.
56 to 70	LLC, EIN, bank account, insurance. Apply for database credentialing — it takes time. Write your retainer agreement with the lawful-investigation clause.
71 to 90	Build your report template. Five attorneys, two insurance defence firms, one state investigator association.

The one number to track

Percentage of revenue from attorneys and insurance clients.

Not total revenue, and not case count. Where the money comes from.

This trade has a clear division: institutional clients pay on invoice, understand hourly billing, and come back. Individual clients do none of those things reliably.

Under 50 percent institutional after your first year and you are running the harder version of this business — chasing individuals, explaining your billing repeatedly, and taking the domestic cases you would rather refuse.

Month 6: ___% · Month 12: ___% · Month 24: ___%

After year one, add: average case value. Growing that means moving from one-off locates to sustained engagements.

Where this goes if it works

Solo, attorney-focused. A handful of firms that use you regularly. No employees, no premises, predictable work.

Insurance panel work. Steady claim assignments from carriers and defence firms. Less selling, more scheduling.

A specialty. Asset searches, corporate due diligence, complex background. Specialists charge more and compete less.

A small agency. You bring on investigators and become the licensed principal. Different business — you manage, review reports and carry the licence risk.

The one-page version, if you read nothing else

- The experience requirement is the real barrier — one to three years, or 2,000 to 6,000 hours, in most states.
- Military intelligence and military police count in many states. Check before you plan anything else, and gather your documentation now.
- Six states have no licence, but federal law still applies everywhere.
- Four federal statutes govern the work: DPPA, GLBA, FCRA and ECPA. Learn them before your first case.
- Pretexting for financial records is prohibited. Fake social profiles are out. GPS on a vehicle you do not own is generally an offence.
- Document permissible purpose on every database search — providers are being fined for not verifying it.
- The database subscription is your main operating cost — several hundred to several thousand a month, and access is credentialed, not purchased.
- Facts only in the report, never opinion. Not “the subject drove fast” — the posted limit and the measured speed.
- Refuse domestic work where the subject may be hiding for their safety.
- Aim at attorneys and insurance from day one. Individual clients are the harder business.

A last word

The fieldwork is patience and the product is a document. Neither is glamorous, and both are learnable.

What is not learnable in a hurry is the experience the state wants before it licences you — and if you spent years in military intelligence or as a military policeman, you may already have it while a civilian with a degree does not.

Find out. It is one phone call.

This guide is a starting framework, not legal advice. Licensing is state law, varies substantially, and changes — verify with your own state board. Federal privacy and communications statutes apply regardless of state; consider counsel experienced in investigative practice. Fees, rates, bond amounts and database costs are estimates gathered from public sources, not quotes. Equipment costs were not verified and are deliberately omitted.

WORKBOOK

Startup Checklist

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

Done	Startup action
■	Choose the business structure you will use.
■	Get an EIN and open a separate business bank account.
■	Check licensing, zoning, and tax rules for your own city and state before starting.
■	Confirm insurance needs before accepting work or inventory.
■	Complete the local market test described in the core guide.
■	Build the startup budget and record actual costs.
■	Set pricing using your own costs and required margin.
■	Prepare customer terms, estimate and invoice forms.
■	Launch outreach and record every lead and result.

WORKBOOK

Equipment and Budget Worksheet

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item	Required/optional	Est. cost	Actual cost	Supplier/source

Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

WORKBOOK

Pricing and Estimate Template

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Estimate field	Details or calculation	Amount
Customer and project		
Materials or inventory		
Labor hours and rate		
Equipment or venue		
Travel or delivery		
Subcontractors		
Overhead allocation		
Contingency or risk allowance		
Subtotal		
Applicable tax		
Estimated total		
Deposit and payment schedule		
Estimate expiration date		

WORKBOOK

Invoice Template

Business name:	Customer name:
Address:	Company:
Phone:	Billing address:
Email:	Phone:
Tax ID:	Email:

Invoice number	Invoice date	Due date	Project or job

Description	Quantity	Rate	Amount

Subtotal	
Tax	
Payments or deposits	
Balance due	

Payment method and terms: ____

WORKBOOK

Job Log and Lead Tracker

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead/customer	Source	Need/job	Estimate	Status	Next action

Period	Leads	Estimates sent	Jobs won	Revenue	Follow-ups due

WORKBOOK

Compliance and Safety Page

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

Review	Requirement or safety point from the core guide
■	An attorney needs a witness located. An insurance company suspects a claim is fraudulent. A business needs a background check on a partner. A landlord needs papers served on somebody avoiding them.
■	The first is experience. Most states require one to three years of prior investigative work before they will licence you. You usually cannot buy your way past this — it is time, and it has to be documented by an employer.
■	The second is federal law. Four federal statutes govern what records you may obtain and how, regardless of which state you are in and regardless of your licence. Getting them wrong is a federal matter, not a licensing complaint.
■	What is in your favour: low overhead, strong hourly rates, and a licence that keeps casual competition out.
■	Staying inside the law, every time. One violation ends the licence and the business.
■	Check licensing, zoning, and tax rules for your own city and state before starting.
■	Individual licence required. Most states. You qualify personally, then work for yourself or an agency.
■	What typically qualifies: sworn law enforcement · military intelligence · military police · employment with a licensed PI agency · insurance adjusting · public defender investigator · arson investigator for a public fire agency.
■	Some states have no experience requirement at all for an individual licence — and the bar is generally set highest for agency owners.
■	Expect: application form, photographs, proof of experience certified by employers, fingerprints for state and often FBI background check, bond documentation, and fees.
■	Agency or authority contacted: ____
■	Written confirmation or permit saved at: _______________________________________
■	Review date: ___________________ Renewal or recheck date: ___________________

Launch Readiness

Private Investigator Guide

PLAN	SET UP	PRICE	SELL	TRACK

Use the worksheets in this guide to record your own numbers, decisions and results.