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inexpensively) start accepting credit cards from their clients. This is also a good thing to know for when your small business clients want to accept credit/debit cards from their customers. The good news is, there are several options that are both easy and affordable. This was my advice for her:

There are two really easy options for accepting credit cards.

First, if you have a smart phone (iPhone, iPad or Android phone) you can get Square (www.squareup.com), which has a little card reader that plugs onto your phone or iPad. There's no cost for the card reader- the fees are per use, at 2.75% of each transaction when you swipe the card, or 3.5% if you type in the number (like for cards someone tells you over the phone). There are no contracts, and no setup fees of any kind.

Another option is credit card processing from Intuit, the maker of QuickBooks (<http://payments.intuit.com>). This service costs 1.64% per card swipe (2.47% when the card number is manually entered), but there is a monthly fee of \$19.95. There's no setup or installation fee on this either, and it comes with a card reader for a smart phone (if you want it), email payment acceptance, and also has options for accepting and verifying checks electronically. It integrates with QuickBooks and automatically records transactions.

For businesses or firms already using QuickBooks, I'd recommend the Intuit option, but for small businesses just getting started, especially those who are mobile such as consultants, service contractors (A/C, HVAC, plumbers, auto, roofers, lawncare, etc), the Square app is a great fit.

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