PRIVACY PATCHWORK

The Small Business Privacy Law Compliance Checklist

Twenty plain-English questions that tell you whether any state privacy law is likely to apply to your business — and what to do first if the answer is yes.

FREE · 10 MINUTES

privacypatchwork.com · Updated October 2026

How this works. Answer each question Yes or No, honestly. Count your Yes answers at the end — your score tells you where you stand: **likely clear**, **worth a closer look**, or **dig into the Starter Pack**.

One honest note up front: most truly small businesses fall *below* state thresholds today. If that's you, this checklist will tell you so — and that's a good outcome.

Where your customers are

QUESTION 1

Do you sell to customers online — website, Etsy, Shopify, Amazon?

State privacy laws follow your *customers'* location, not yours. An online store in Ohio can be covered by California's law.

Yes No

QUESTION 2

Do any of your customers live in California?

California's law is the strictest and most enforced. If yes, keep going — this is the one most likely to touch you.

Yes No / don't know

QUESTION 3

Do you have customers in any of these states: Texas, Virginia, Colorado, Connecticut, Oregon, Montana, Delaware, New Jersey, Nebraska, New Hampshire, Tennessee, Minnesota, Iowa, Indiana, Kentucky, Wisconsin, Maryland, Rhode Island?

Each has its own comprehensive privacy law in force. (Oklahoma, Louisiana, and Alabama join them in early 2027.)

- ☐ Yes
- ☐ No / don't know

How much data you hold

QUESTION 4

Do you hold personal data (names, emails, addresses, order history) on 25,000 or more people?

25,000 is a common trigger number. Below it, most states leave you alone.

- ☐ Yes
- ☐ No

QUESTION 5

Do you hold data on 100,000 or more people?

At 100,000, nearly every state law with a volume threshold applies to you.

- ☐ Yes
- ☐ No

QUESTION 6

Does your email list, customer database, or site traffic put you near either number — and growing?

Thresholds are annual. Growing businesses cross them mid-year without noticing.

Yes No

What you do with data

QUESTION 7

Do you "sell" or share customer data with third parties — including for advertising?

"Sell" in privacy law is broader than money changing hands. Sharing data for targeted ads counts in most states.

Yes No

QUESTION 8

Do you run targeted ads (Meta, Google, TikTok) using customer or visitor data?

This is the single most common way small businesses trip the "sale/sharing" definition.

Yes No

QUESTION 9

Do you use tracking pixels or analytics (Meta Pixel, Google Analytics, TikTok Pixel)?

These tools were behind thousands of California lawsuits against small businesses in 2024–2025.

Yes No

QUESTION 10

Do you buy data lists, use data enrichment, or work with lead-generation vendors?

California's Delete Act treats some of this as data-broker activity — with its own registration rules and fines.

Yes No

QUESTION 11

Do you profile customers — personalized pricing, recommendations, or automated decisions?

Profiling triggers extra duties (opt-outs, assessments) in most states.

Yes No

Yes to several of the above? You need the state-by-state answer.

The $49 Multi-State Privacy Starter Pack includes the full 24-state threshold matrix — which exact numbers trigger which exact law — plus the step-by-step of what each one requires.

privacypatchwork.com/starter-pack

Your business size

QUESTION 12

Is your annual revenue above $25 million?

A few states (California, Louisiana) use revenue as a trigger. Below it, one fewer law to worry about.

Yes No

QUESTION 13

Do you earn 25% or more of revenue from selling personal data?

The "50% of revenue from data sales" style triggers catch data-heavy businesses at lower volumes.

Yes No

QUESTION 14

Do you qualify as a small business under SBA size standards?

Texas's privacy law explicitly exempts SBA-defined small businesses — one major law off your plate if yes.

Yes No / unsure

2027 readiness

QUESTION 15

Do you have customers in Oklahoma or Louisiana?

New privacy laws take effect there January 1, 2027. If you're close to thresholds now, you'll be covered then.

Yes No

QUESTION 16

Do you have customers in Alabama?

Alabama's law takes effect May 1, 2027 — with notably low triggers.

Yes No

Sensitive data & current compliance

QUESTION 17

Do you handle sensitive data — health info, precise location, or data about children under 16?

Sensitive data gets stricter rules everywhere, often with no small-business break.

Yes No

QUESTION 18

Does your site have a privacy policy that mentions state privacy rights?

A generic template usually isn't enough — states require specific disclosures.

Yes No

QUESTION 19

Can a visitor opt out of data sales/sharing on your site in one or two clicks?

The opt-out mechanism is the most commonly missing piece — and the easiest to fix.

Yes No

QUESTION 20

Do your vendor contracts (email tool, analytics, ad platforms) include data-processing terms?

State laws make *you* responsible for what your vendors do with customer data.

Yes No / unsure

Your score — count your Yes answers

0–4: Likely clear.

You're probably below every threshold today. Revisit this checklist once a year — or whenever you cross 25,000 customer records.

5–9: Worth a closer look.

You're in the gray zone. The Starter Pack's applicability walkthrough will tell you exactly which laws touch you and which don't.

10+: Dig into the Starter Pack.

Multiple triggers are firing. You need the full 24-state matrix and the step-by-step compliance system — that's what the Starter Pack is.

Whatever your score — know it for certain, not as a guess.

This checklist tells you *whether*. The $49 Multi-State Privacy Starter Pack tells you *what to do about it*: the applicability tests explained step by step, the full 24-state threshold matrix, the 2027 readiness system, and templates you can use the same day.

privacypatchwork.com/starter-pack

Important — not legal advice. This checklist is general educational information about US state privacy laws, not legal advice. State thresholds, definitions, and effective dates change; a checklist can't account for your specific facts. If your result is "worth a closer look," consider talking to a licensed privacy attorney in your state before making compliance decisions.

The checklist told you *whether*. Now get the *what to do about it*.

Twenty questions can only take you so far. The Starter Pack is the complete system: every state that matters to you, what each law actually requires, and the templates to comply — in plain English, built for owners, not lawyers.

The Multi-State Privacy Starter Pack — $49

- ✓ **The applicability answer** — the 24-state threshold matrix: which exact numbers trigger which exact law
- ✓ **The 2027 readiness system** — Oklahoma, Louisiana, and Alabama action checklists before their effective dates
- ✓ **The core compliance checklist** — opt-out mechanics, rights-request SOP, processor contracts, cookie-banner answer
- ✓ **Templates & worksheets** — privacy policy template, request letters, DPA checklist, planners you can use the same day
- ✓ **Bonus:** the sortable 24-state spreadsheet — filter by your situation in seconds

$49

One hour of a lawyer's time costs six times this — and the lawyer won't give you the spreadsheet.

privacypatchwork.com/starter-pack