I write for adults as well as children and I'd like to keep these very separate by using a pen name for my adult writing. What are the legalities and financial implications of that?

Q: I write for adults as well as children and I'd like to keep these very separate by using a pen name for my adult writing. What are the legalities of it? When I submit adult stuff do I use my real name on everything but have a pen name under the byline? What about getting paid and doing the taxes? I thought I could register the name as a business name but if I don't have to pay those extra fees and things I'd rather not. Can I open a checking account under my pen name?

Here is a response from Susan Wittig Albert, who will be using her own name for the first book in her new Fall series, The Cottage Tales of Beatrix Potter.

"You're smart to think of using a pseudonym to separate the kinds of work youare doing. For many writers, it's a common and useful practice. For example, in the 1980s, I wrote YA novels under the pseudonym Susan Blake, and was also one of the writers who wrote under the "series pseudonyms" of Carolyn Keene, Franklin W. Dixon, and others. When I began writing adult mysteries (where Ihoped to establish a significant reputation), I used my own name, SusanWittig Albert. For a series I co-author with my husband, we use the nameRobin Paige.

You may legally choose any pen name or several pen names, unless you are doing this for an illegal purpose, such as subverting the intent of acontract. When you submit a piece, insert the pen name you are using as the byline, but also include it, with the letters a.k.a ("also known as"), underyour legal name in the information block at the top of the page. The publisher will issue the check to your legal name.

You will report all writing income (whatever pen name it is earned under), on your income tax form, using your legal name. You don't have to registeryour pen name as a business name (usually called a DBA—"doing business as") UNLESS you want to open a bank account under that name. If I understandyour purposes, it is probably not necessary for you to open a bank accountunder your pseudonym. It might, however, be useful for you to have abusiness account into which all of your writing income is paid and on whichall your checks for your expenses are written. That would keep it separatefrom your personal account, and make it easier for you to keep track ofwriting income and expenditures for tax purposes. If you choose to set up abusiness account, I would suggest that you adopt a business name that is NOTyour pseudonym. Many writers have several pseudonyms, and you might want towrite under other names in the future." 7:8/04