



**FREE CLIENT RESOURCE**

# Small Business Bookkeeping Starter Checklist

A simple starting point for organizing income, expenses, receipts, accounts, and monthly bookkeeping habits.

**Best use:** Complete this checklist before tax season, before hiring a bookkeeper, or before trying to clean up prior months of records.

## Set Up Your Bookkeeping Foundation

Done	Item	What to do
<input type="checkbox"/>	Separate business and personal activity	Use a dedicated business bank account and avoid mixed personal purchases where possible.
<input type="checkbox"/>	Create a receipt system	Save receipts by month, vendor, and purpose. Digital folders are fine if they are consistent.
<input type="checkbox"/>	Choose a tracking method	Use bookkeeping software, a spreadsheet, or a professional system that can produce clear reports.
<input type="checkbox"/>	List income sources	Include invoices, cash, checks, payment apps, marketplace deposits, and platform payouts.
<input type="checkbox"/>	List recurring expenses	Document subscriptions, rent, insurance, utilities, software, phone, internet, and loan payments.

## Monthly Maintenance

Done	Monthly task	Why it matters
<input type="checkbox"/>	Reconcile accounts	Match bank, credit card, loan, and payment processor activity to your records.
<input type="checkbox"/>	Categorize transactions	Use consistent categories and do not leave large Uncategorized or Ask My Accountant balances.
<input type="checkbox"/>	Review unpaid invoices and bills	Check who owes you, who you owe, and what needs follow-up.
<input type="checkbox"/>	Run basic reports	Review profit and loss, balance sheet, and cash activity at least monthly.
<input type="checkbox"/>	Save tax-related documents	Keep loan statements, asset purchases, contractor payments, mileage records, and payroll reports together.

## When To Ask For Help

- You are more than two months behind and do not know which transactions are business-related.
- Your bank balance, bookkeeping reports, and tax records do not agree.
- You paid contractors, employees, or owners and are not sure how to classify the payments.
- You are making business decisions without knowing whether the business is actually profitable.

**Reminder:** This resource is educational and organizational. It is not tax, legal, payroll, or HR advice for your specific facts.