

Monthly Bookkeeping Checklist

Month _____ Year _____

Eight tasks, about **2 hours** for a solo business. Run them in this order, the same day every month.

1. Gather every receipt in one place 15 min
Wallet, cupholder, email inbox, app. Every purchase from the month, captured before you sort anything.

2. Record the income 15 min
Every deposit and payment that came in, matched to the invoice or job it belongs to. Profit is income minus expenses, so the books need both halves.

3. Record and categorize the expenses 25 min
One row per purchase, one category per row. An expense with no category is a deduction nobody claims in April.

4. Match the books to the bank statement 25 min
Check every bank and card statement line against your records (this is reconciling). Fix what doesn't match while you still remember it.

5. Chase unpaid invoices 10 min skip if you don't invoice
Send one reminder for every invoice past its due date. The sooner you ask, the more likely you get paid.

6. Run payroll and check contractor totals 10 min skip if it's just you
Pay the team, file the payroll taxes, and keep a running total of what you've paid each contractor (you'll need it for 1099s in January).

7. Set aside the tax money 10 min
Move a slice of the month's profit into a separate tax account, so the quarterly estimated payment is sitting there waiting.

8. Close the month: run a one-page P&L 15 min
Income minus expenses for the month. Compare it to last month, note anything odd, and you're done until next month.

Books closed on _____ Pick one fixed day, a few days after your statements arrive, and close on it every month.