YOUR FIRST 90 DAYS WITH A NEW BOOKKEEPER:

What to Expect and What to Ask

A practical guide for small business owners starting a new bookkeeping relationship — so you know what good looks like at every stage.

The first 90 days with a new bookkeeper are the most important of the relationship. This is when the foundation gets built — or doesn't. When the books get set up correctly — or inherit the problems of whoever came before. When the owner learns whether this bookkeeper communicates proactively or waits to be asked.

Most owners don't know what to expect from a new bookkeeping relationship, which makes it hard to know whether they're getting what they should. This guide walks through what each phase of the first 90 days should produce — and the questions worth asking if it doesn't.

Before Day One: The Foundation Review

Before active work begins, a good bookkeeper reviews what they're inheriting. This isn't optional — it's how they understand the current state of the books and scope what needs to happen first.

What this should produce:

- *A clear picture of what the books contain and what needs attention*
- *An understanding of which accounts exist, how they're structured, and whether the chart of accounts reflects how the business operates*
- *A summary of any open or unresolved items that need to be addressed before ongoing support can run cleanly*
- *A conversation with you about priorities — especially if a tax filing or CPA deadline is approaching*

What to ask: What did you find in the initial review, and what needs to happen before we can close the first month cleanly?

Days 1–30: Cleanup and Setup

The first 30 days are typically the most intensive — especially if the books have been behind or maintained inconsistently by a prior bookkeeper. This phase is about getting the foundation right before the ongoing rhythm begins.

What should be completed or underway by day 30:

1. **All uncategorized and pending transactions classified.** Every transaction should have a home. Catch-all categories like 'Ask My Accountant' or 'Uncategorized' should be empty or actively being worked through.

2. **Bank and credit card accounts reconciled.** Every account reconciled to the cent — not approximately. Differences carried forward are a red flag at this stage.

3. **Accounts receivable and accounts payable reviewed.** What's owed to you and what you owe should be verified against source documents. Aged receivables should be identified. Vendor balances should match what you expect.

4. **Undeposited funds cleared.** Payments received but not yet matched to a deposit are a common source of overstated income. This account should be reconciled and cleared.

5. **Chart of accounts reviewed and restructured if needed.** The way accounts are organized determines how useful your reports will be. If the prior structure didn't reflect how your business operates, now is the time to fix it.

6. **Items requiring CPA input flagged and communicated.** Some things a bookkeeper finds have tax or legal implications that require your accountant's determination. These should be surfaced to you — and to the CPA if needed — rather than resolved unilaterally.

What to ask at day 30: Is the first month ready to close cleanly? What's still open, and what's the plan for it?

Days 31–60: The First Clean Close

By day 30, the foundation work should be largely complete. Days 31 through 60 are when the ongoing rhythm begins — and when you find out whether the close process runs the way it should.

What a clean monthly close produces:

- *Every bank and credit card account reconciled, with a reconciliation confirmation delivered to you*
- *A P&L and balance sheet for the closed period that you can trust as complete*
- *Flagged items — anything unusual, anything requiring your attention or CPA input — communicated before the period closes*
- *A brief summary of what was closed and what's open, so you know the state of the books without having to ask*

What the owner should notice at day 60: The reports arrive without you asking. Open items are surfaced before they become problems. The bookkeeper knows your accounts well enough to flag something that doesn't look right.

What to ask at day 60: Did I receive a reconciliation confirmation at the end of last month? Were any items flagged for my attention? Do I know what the business kept last month without having to dig for it?

Days 61–90: Pattern and Confidence

By the end of 90 days, you should have three consistently closed months and a bookkeeper who knows your business well enough to maintain it without constant direction.

What 90 days of solid onboarding produces:

- *A complete historical record you can plan from — three months that were closed the same way, making comparison meaningful*
- *A bookkeeper who proactively flags issues rather than waiting for you to discover them*
- *A CPA relationship that runs smoothly — your bookkeeper should be able to deliver what your CPA needs without requiring your involvement as an intermediary*
- *Enough familiarity with your business that the monthly close is a routine process rather than a project*
- *A financial picture you trust — one you can use to make decisions, answer questions, and plan forward*

What the owner should feel at day 90: The books are something I can rely on. I know what the business is doing financially without having to reconstruct it every time I need an answer.

What to ask at day 90: Can my books support a lender's due diligence request today without a cleanup project first? Could my CPA complete this year's filing from what's in the books right now?

Red Flags Worth Recognizing Early

Not every bookkeeping relationship starts the way it should. Some things worth watching for in the first 90 days:

- *No initial review of what they inherited — a bookkeeper who starts posting transactions without understanding the existing state of the books is building on an unknown foundation*
- *Reconciliation confirmations that don't arrive — if you're not receiving confirmation that accounts are reconciled at close, ask directly*
- *Catch-all categories still in use after day 30 — 'Uncategorized' or 'Ask My Accountant' balances that aren't being actively worked through*
- *No proactive communication — if you only hear from your bookkeeper when you reach out, the reporting rhythm isn't established*
- *Items that should have gone to the CPA that didn't — a bookkeeper who resolves accounting questions unilaterally rather than flagging them is taking on work that isn't theirs*

If You're Starting a New Bookkeeping Relationship — or Evaluating an Existing One

A Clarity Call is a calm, no-pressure place to talk through what your books currently show, what a properly structured onboarding looks like for your business, and what good ongoing support should be delivering every month.

Schedule one at calendly.com/jim-primeentrybookkeeping.