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Which QuickBooks Online Plan Is Right for You?

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The Short Answer

Most small businesses belong on Simple Start or Essentials, and only need Plus when they track inventory, projects, classes, locations, or budgets. Advanced is for larger teams that need custom reporting and lots of users.

Advanced is the top-tier QuickBooks Online plan, but it isn't the end of the road. Businesses with multiple entities or intercompany transactions can move up to Intuit Enterprise Suite, which is covered after the plan details below.

Each plan includes everything in the one below it, so choosing a plan is really about which extra features you'll use. The wrong plan costs you either money (paying for tools you never open) or time (working around tools you don't have).

Compare the Plans Side by Side

	Simple Start	Essentials	Plus	Advanced
Best for	Solo owners and new businesses	Small teams that bill for time	Businesses with inventory, projects, classes, locations, or budgets	Larger or fast-growing companies
Included users	1	3	5	25
Invoicing and payments	✓	✓	✓	✓
Bank feeds and reconciliation	✓	✓	✓	✓
Bill management	Bill Pay Basic	Bill Pay Basic	Bill Pay Basic	Bill Pay Elite
Multiple currencies	–	✓	✓	✓
Billable time tracking	–	✓	✓	✓
Project profitability	–	–	✓	✓
Inventory tracking	–	–	✓	✓
Budgeting	–	–	✓	✓
Class and location tracking	–	–	✓	✓
Custom reporting and analytics	–	–	–	✓
Backup and restore	–	–	–	✓

Need multiple entities or intercompany transactions? See Intuit Enterprise Suite below.

Quick Decision Guide

If this sounds like you	Start with
I'm a solo owner sending invoices and tracking expenses	Simple Start
I'm a freelancer or consultant with simple finances	Simple Start
I have a small team and each person needs their own login	Essentials
I bill by the hour and want time added to invoices	Essentials
I sell products and need to know what's in stock	Plus
I run jobs or projects and want to know which ones make money	Plus
I want to report income and expenses by class, department, or location	Plus
I want a budget and to compare it against actual results	Plus
I connect third-party apps and want backup and restore	Advanced
I have a large team and need custom reports and permissions	Advanced
I run multiple companies and need intercompany transactions and consolidated reporting	Intuit Enterprise Suite

How to Check or Change Your Plan

1. Sign in to QuickBooks Online.
2. Click the Settings (gear) icon.
3. Choose **Subscriptions and billing**.
4. Review your current plan, or select the option to change it.

Prices change often and vary with promotions and how you subscribe, so this guide doesn't list dollar amounts. For current pricing, see the QuickBooks pricing page or ask us. Plan features also change over time, so confirm details before you switch.

Simple Start: The Basics for a Solo Owner

Simple Start fits you if you run the business yourself and mainly need to send invoices, track income and expenses, and see how you're doing.

- Invoicing, payments, and receipt capture
- Bank feeds and reconciliation
- Enter bills and track accounts payable, with QuickBooks Bill Pay Basic included for electronic payments
- Core reports, such as Profit & Loss and Balance Sheet
- One user, plus up to 2 accountant users

You'll outgrow it when you hire help who needs their own login, you want to track billable time and add it to invoices, or you want to track income and expenses by class, location, or project.

Essentials: More Users and Billable Time

Essentials fits you if you have a few people on your team who each need their own login, or you want to track billable hours and add them to customer invoices.

- Everything in Simple Start
- Billable time tracking: log hours for employees and contractors, then add them to customer invoices
- Multiple currencies
- Three users, plus up to 2 accountant users and unlimited time-tracking-only users

Time tracking here is for billing customers, not for payroll. To pay employees from tracked hours, you need QuickBooks Time, which comes with Payroll Premium and Elite and can be added to Payroll Core.

You'll outgrow it when you need to track inventory, report by class or location, see profit by project or job, or build budgets and compare them to actual results.

Plus: For Inventory, Projects, Classes, Locations, and Budgets

Plus fits you if you sell products, run jobs or projects where you need to know what each one earned, want to budget and track against it, or need to report income and expenses by class or location.

- Everything in Essentials
- Inventory tracking and stock alerts
- Project profitability reporting
- Class and location tracking, so you can report by department, property, or product line
- Budgeting
- Five users, plus up to 2 accountant users and unlimited time-tracking-only users

You'll outgrow it when you need more than five users, custom user roles, custom reporting and analytics, or backup and restore.

Common mistake: many businesses end up on Plus but never use inventory, projects, classes, locations, or budgets. If that's you, Essentials may be all you need.

Advanced: For High Transaction Volume and Deeper Reporting

Advanced fits you if you have many users, process a high volume of transactions, need detailed custom reports and analytics, or want more automation and control as the business scales.

- Everything in Plus
- Up to 25 users, plus up to 3 accountant users, with custom user permissions
- Custom reporting and analytics
- Tools for working with large volumes of transactions
- Backup and restore (recommended if you integrate 3rd party apps)
- QuickBooks Bill Pay Elite included, with bill approval workflows and custom user roles
- Priority support and onboarding help

You'll outgrow it when you need more than 25 users, multiple entities, intercompany transactions, or consolidated reporting. Intuit Enterprise Suite is the next step up.

Be honest about whether you need it. If a good bookkeeper can already get you the reports you want from Plus and you don't connect many third-party apps, Advanced is probably more than you need.

Beyond QuickBooks Online: Intuit Enterprise Suite

Intuit Enterprise Suite (IES) is the step above QuickBooks Online Advanced, built for businesses that run more than one entity.

- Multi-entity accounting and consolidated reporting in one system
- Intercompany transactions
- User permissions that work across entities
- Reporting by up to 20 dimensions

Good to know: IES is a separate product with its own pricing and setup, and some multi-entity features may still be rolling out. Talk to us before you move.

Signs You're on the Wrong Plan

You may be paying for more than you use if:

- You've never opened inventory, projects, classes, locations, or budgets, but you're on Plus
- You're on Advanced but only run the standard reports
- You have far fewer users than your plan includes

You may need to move up if:

- You keep exporting to spreadsheets to track things QuickBooks can't
- You're running out of users, or sharing a login (which is a security risk)
- You're tracking inventory, job costs, classes, locations, or budgets outside QuickBooks
- Your bookkeeper keeps telling you a feature isn't available on your plan

Not Sure Which Plan Fits? Let's Talk.

CMS Bookkeeping can review how you use QuickBooks and recommend the plan that fits your business.

Disclaimer

Last updated: October 21, 2026. QuickBooks Online changes often, so plans, features, screens, menu names and button locations may look different depending on your QBO version or plan.

General information only. This guide is for general information and may not fit every business's setup. Please confirm plan details with your bookkeeper or accountant before changing your subscription.

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