

# Small Business Bookkeeping Cleanup Checklist

A simple way to spot whether your books are healthy — or quietly costing you money and tax deductions.

Marlen Bookkeeper & Tax Services, LLC · Enrolled Agents · Tax Preparation · IRS Resolution · Bookkeeping

Messy books lead to overpaid taxes, missed deductions, and bad decisions. Use this to gauge where you stand. It shows you **what** to check — getting it accurate and tax-ready is where we come in.

## Monthly — Stay Current

- All bank & credit card accounts reconciled to statements
- Every transaction categorized (no 'Uncategorized' or 'Ask My Accountant')
- Outstanding invoices reviewed — who still owes you?
- Bills entered and payment dates tracked
- Receipts captured and attached to expenses

## Quarterly — Catch Problems Early

- Profit & Loss reviewed against the prior quarter
- Owner draws vs. business expenses separated cleanly
- Payroll & payroll taxes reconciled
- Sales tax collected vs. remitted checked
- Estimated tax set aside

## Warning Signs Your Books Need a Professional

- Bank balance and bookkeeping balance never match
- Personal and business spending run through one account
- Months of uncategorized transactions piled up
- You dread looking at your reports — so you don't
- You're guessing at your numbers when making decisions

**Clean books aren't just for tax time.** They're how you actually know if your business is making money. If the warning signs above sound familiar, a one-time cleanup pays for itself fast.

Want your books cleaned up right?

This guide is general educational information from Marlen Bookkeeper & Tax Services, LLC, not personalized tax, legal, or accounting advice. Tax rules change and apply differently to each situation. Do not act on this checklist alone — contact our office for guidance specific to you.