

Bookkeeping Cost Comparison: DEM Bookkeepers vs Other Options

Category	DEM Bookkeepers (Flat / Custom)	Hourly Bookkeeper	In-House Bookkeeper
Pricing Structure	Fixed diagnostic fee plus predictable monthly service packages customized to business needs.	Billed per hour. Total cost varies monthly depending on hours worked and scope changes.	Annual salary paid regardless of workload. Fixed payroll obligation.
Typical Cost Range	Diagnostic: \$495 one-time. Monthly services: ~\$400–\$1,500+ depending on transaction volume and complexity.	\$25–\$80+ per hour. \$250–\$1,600+ per month depending on time required.	\$55,000–\$80,000+ annual salary before benefits and payroll taxes.
Cost Predictability	High predictability. Monthly pricing agreed upon in advance. Cleanup credited from diagnostic.	Low predictability. Costs rise with added tasks, errors, or extended hours.	Moderate predictability. Salary fixed, but overtime, turnover, and performance risk exist.
Scope of Services	Bank/credit reconciliation, reporting, cleanup/catch-up, payroll coordination, tax prep, advisory insight.	Typically task-based. May exclude financial strategy, cleanup, or proactive reporting.	Limited to employee experience level and internal capacity.
Hidden / Additional Costs	Minimal additional costs. Software expertise and efficiency included.	Scope creep, rework, urgent corrections increase billable hours.	Benefits, payroll taxes, PTO, training, software, workspace, equipment.
Best For	Businesses wanting professional oversight without employee overhead.	Very small businesses with minimal monthly bookkeeping needs.	Larger operations needing daily in-house financial management.