FREE CLIENT RESOURCE

Bookkeeper Review Checklist

Use these questions to understand whether the monthly work is complete, traceable, secure, and useful. This is a practical review checklist, not an audit or assurance engagement.

Ask for evidence, not reassurance

A reconciled balance has a statement, an ending date, and a saved reconciliation report. A clean-looking dashboard is not enough by itself.

Access and control

- [ ] Do you own the accounting subscription and keep primary administrator access?
- [ ] Does each person use separate login access with appropriate permissions?
- [ ] Are passwords, multifactor codes, and banking credentials kept private?
- [ ] Can you remove access promptly when a vendor or team member leaves?

Monthly completeness

- [ ] Is there an agreed monthly close date and a clear list of records you must provide?
- [ ] Are all bank, credit card, loan, payroll, merchant, and sales accounts included?
- [ ] Are missing records and unanswered questions documented with follow-up dates?
- [ ] Are duplicate transactions, uncategorized items, and transfers reviewed each month?

Reconciliations

- [ ] Is every bank and credit card account reconciled to the statement ending balance and date?
- [ ] Can the bookkeeper provide the reconciliation report and supporting statement?
- [ ] Are payment processors and clearing accounts reconciled from gross sales through payout?
- [ ] Are loan balances tied to lender statements without unsupported plug entries?

Liabilities and filings

- [ ] Do payroll liabilities tie to provider reports and proof of payment?
- [ ] Does sales tax payable tie to filed returns or a supporting schedule?
- [ ] Are open invoices, customer credits, unpaid bills, and vendor credits reviewed?
- [ ] Are filing responsibilities and deadlines assigned in writing?

BOOKKEEPER REVIEW CHECKLIST

Can another person follow the work?

Good bookkeeping leaves a usable trail of source records, decisions, corrections, and open questions.

Financial reports

- ☐ Do you receive the agreed reports on a consistent schedule?
- ☐ Are material changes, unusual balances, and unresolved items explained in plain language?
- ☐ Do the reports match how the business actually earns money, pays owners, borrows, and collects sales tax?
- ☐ Are prior periods protected from unexplained changes?

Documentation and handoff

- ☐ Are source documents and monthly workpapers stored in an organized place you can access?
- ☐ Are recurring rules, integrations, opening balances, and special treatments documented?
- ☐ Can another qualified person reproduce the month-end balances from the records?
- ☐ Is there a current list of open issues that must be resolved before tax preparation?

Questions that deserve a closer look

- ☐ You are asked to share passwords, banking credentials, or multifactor codes.
- ☐ Reconciliations are called complete but statements or reports cannot be produced.
- ☐ Differences are posted to generic, suspense, uncategorized, or equity accounts without support.
- ☐ Revenue, payroll, sales tax, or owner activity does not match the records you know exist.
- ☐ The person preparing the books cannot explain a material balance or how it was supported.

Need a second set of eyes?

If your books or crypto records do not tie out, start with a short fit check. Contact Bugaboo Bookkeeping. This resource is general information, not legal or tax advice.