BOOKKEEPING CLIENT MONTHLY CLOSE & BANK RECONCILIATION

MONTH-END WORKFLOW: DOCUMENT COLLECTION, TRANSACTION CODING, ACCOUNT RECONCILIATION & P&L CLOSE

CLIENT COMPANY: _____ **LEAD BOOKKEEPER:** _____ **CLOSE PERIOD: Month of** _____ **20__**

ACCOUNTING SOFTWARE: [ ] QBO [ ] Xero **TARGET CLOSE DATE:** _____/_____/20____ **MONTH CLOSE STATUS: [ ] In-Progress [ ] Done**

1. SYSTEMATIC 4-STAGE MONTHLY BOOKKEEPING CLOSE CHECKLIST

STAGE 1: SOURCE DOCUMENT COLLECTION

[ ] Download all business checking and savings PDF bank statements for month.
[ ] Download credit card statements & merchant processor reports (Stripe, Square, PayPal).
[ ] Retrieve payroll summary journal reports (Gusto, ADP, Paychex) with tax breakdown.

STAGE 2: TRANSACTION CODING & MATCHING

[ ] Code and match all automated bank feed transactions to Chart of Accounts.
[ ] Verify sales deposits against point-of-sale / invoicing software (AR Aging).
[ ] Review receipts and bills for vendor expense categorization (AP Aging).

STAGE 3: MULTI-ACCOUNT RECONCILIATION

[ ] Reconcile Operating Checking Account to $0.00 statement difference.
[ ] Reconcile Business Credit Card Accounts to $0.00 statement difference.
[ ] Reconcile Stripe / PayPal clearing accounts and merchant processing fees.

STAGE 4: FINANCIAL REPORTING & CLOSE

[ ] Record monthly depreciation, loan interest, and recurring journal entries.
[ ] Review Balance Sheet for unclassified transactions or negative balances.
[ ] Deliver monthly Profit & Loss (P&L) and Balance Sheet package to client.

2. ACCOUNT RECONCILIATION VERIFICATION RECORD ($0.00 VARIANCE TARGET)

FINANCIAL ACCOUNT NAME / DIGITS	STATEMENT END DATE	STATEMENT END BAL	LEDGER / QBO BAL	VARIANCE
Primary Operating Checking (____)	_____/_____/20____	$ _____	$ _____	**$ 0.00 [OK]**
Business Savings / Tax Reserve (____)	_____/_____/20____	$ _____	$ _____	**$ 0.00 [OK]**
Corporate Visa / Amex Card (____)	_____/_____/20____	$ _____	$ _____	**$ 0.00 [OK]**
Stripe / PayPal Clearing Account	_____/_____/20____	$ _____	$ _____	**$ 0.00 [OK]**

MONTH-END CLOSE AUDIT CERTIFICATION & CLIENT SIGN-OFF:

Lead Bookkeeper Signature: _____ Client Financial Officer: _____

Reconciliation Certified: _____/_____/20____ Reports Approved: _____/_____/20____