

First, the honest part

We're a bookkeeping firm, so of course we'd love to say "everyone needs a bookkeeper." That wouldn't be true. **Some businesses genuinely don't need one yet.**

If you have a small handful of transactions a month, you're comfortable in your software, your books are current, and tax time doesn't scare you — keep doing it yourself. Honestly. You're fine, and paying someone would just be overhead.

Signs it's actually time

- **Your books are months behind.** Behind books don't just sit there — they get more expensive to fix the longer they wait, because cleanup is billed by the hour of mess.
- **Tax time is a scramble.** If March means a shoebox of receipts and a knot in your stomach, you're paying for DIY books in stress — and probably in missed deductions too.
- **You can't answer "was last month good?"** If you're running the business on bank-balance vibes, every decision about hiring, pricing, or buying equipment is a guess.
- **You're doing books at 10pm.** Do the math. If an hour of your work is worth \$75 to the business and you spend 8 hours a month on bookkeeping, that's \$600 of your time — spent on something a pro could do for less, faster, and done right the first time.
- **You're guessing on taxes.** Setting aside "whatever's left" for quarterly taxes is exactly how surprise tax bills happen.

What help actually costs

- **DIY software** (QuickBooks and friends): roughly **\$30–80 a month**. Cheap, but you still do all the work — the software only records what you tell it.
- **A part-time bookkeeper:** typically **a few hundred dollars a month** for a small business, depending on how much activity you have.
- **A full-service firm:** varies with your transaction volume and complexity. More transactions, accounts, and employees mean more cost. Anyone who quotes you a price before seeing your books is guessing.

Questions to ask ANY bookkeeper — including us

- **“How do you communicate, and how often?”** Will you get a monthly report? Will someone actually explain it in plain English, or just email a PDF into the void?
- **“What do you need from me each month?”** A good answer is short and specific. A vague answer now means chasing and confusion later.
- **“Who actually does the work?”** The person you meet, or someone you’ll never talk to?
- **“What happens at tax time?”** Will they hand clean, ready-to-file books to your tax preparer — and talk to them directly if there are questions?
- **“What will cleanup cost, and what does ‘caught up’ look like?”** Get this in writing before anyone touches your books.

KEY TAKEAWAY

The right time to hire help is before you’re sure you need it. Cleanup always costs more than upkeep.

Still not sure which side you’re on? That’s exactly what a free consultation is for. Worst case, we tell you you’re doing fine on your own — it happens more often than you’d think.

Want someone to walk through YOUR numbers with you?

Clara Vista Bookkeeping • 513-294-6700 • claravistasolutions.com • Free consultation