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# WHAT TO EXPECT WHEN WORKING WITH A BOOKKEEPER



**Guide to Building a Supportive Financial Partnership.**

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## WHAT TO EXPECT WHEN WORKING WITH A BOOKKEEPER

### *Guide to Building a Supportive Financial Partnership*

Working with a bookkeeper should feel supportive — not confusing or stressful. Many business owners feel unsure about what a bookkeeper does, what to expect, or how to prepare for a smooth working relationship. That uncertainty often leads to hesitation — even when bookkeeping support would save time and reduce stress.

This guide explains how a bookkeeper-client partnership works, what each party is responsible for, and how to set up systems that make bookkeeping clear, consistent, and productive.

*Clear communication. Reliable records. Confident decisions.*

#### **This guide is especially helpful if you are:**

*A small business owner managing your own books • Preparing to hire a bookkeeper for the first time • Already working with a bookkeeper but unsure what to expect • Feeling behind or disorganized in your financial records • Wanting clearer financial reports and better decision-making • Concerned about giving someone access to your financial data If any of these sound like you — you're in the right place. No prior bookkeeping knowledge required.*

## WHY WORKING WITH A BOOKKEEPER MATTERS

Bookkeeping is more than recording transactions. It creates the financial structure that keeps a business compliant, informed, and prepared for growth. When bookkeeping is inconsistent or unclear, business owners often experience stress, confusion, and costly surprises.

The Difference	What It Means for Your Business
Without consistent bookkeeping	Uncertainty about cash flow, stress during tax season, confusing reports, and time spent fixing past mistakes instead of running your business
With a bookkeeping partner	Organized financial systems, accurate records, monthly reporting, and ongoing guidance — so bookkeeping becomes a steady routine, not a recurring crisis
The bottom line	Clarity builds confidence. Confidence supports better decisions. Better decisions support growth.



## THE BOOKKEEPER-CLIENT PARTNERSHIP AT A GLANCE

A successful bookkeeping partnership is built on shared responsibility. Both sides have a role — and understanding that from the start makes everything easier.

Role	Responsibilities
You provide	Access to accounts and documents, business context and decisions, timely responses to questions, receipts and transaction notes, and notice of any major business changes
Your bookkeeper provides	Organized financial systems, accurate recordkeeping, monthly account reconciliation, financial reports, and ongoing guidance when questions arise
Together you create	A financial system that is accurate, current, and ready to support tax prep, business decisions, and growth planning

*Partnership creates clarity. Clarity supports confidence.*

## AT A GLANCE: HOW THE PARTNERSHIP WORKS

Here's how a well-functioning bookkeeper-client relationship flows from setup through ongoing monthly work:

Step	Purpose
STEP 1 — Clarify Your Goals and Needs	Define what reports, cadence, and outcomes matter most to you
STEP 2 — Set Up Systems and Access	Establish secure access to accounts, software, and shared document folders
STEP 3 — Establish a Monthly Workflow	Agree on deadlines, receipt routines, and communication check-ins
STEP 4 — Understand the Monthly Workflow	Know what your bookkeeper does each month and what you need to provide
STEP 5 — Review and Approve Your Books	Stay engaged — review reports, answer questions, communicate changes
STEP 6 — Review Financial Reports Regularly	Use monthly reports to stay informed and make confident decisions
STEP 7 — Communicate Openly	Ask questions, share business changes promptly, and discuss concerns early

## WHAT'S INSIDE THIS GUIDE

Section	What You'll Find
Why Working with a Bookkeeper Matters	The difference a consistent partnership makes
The Partnership at a Glance	Side-by-side view of roles and responsibilities
Step 1 — Clarify Your Goals	Define what you need before the work begins



Section	What You'll Find
Step 2 — Set Up Systems & Access	Secure setup for smooth ongoing workflow
Step 3 — Establish Monthly Workflow	Deadlines, routines, and communication rhythm
Step 4 — Understand Monthly Workflow	What your bookkeeper does and what you provide
Step 5 — Review & Approve Books	Your active role in keeping records reliable
Step 6 — Review Reports Regularly	Using reports to make confident business decisions
Step 7 — Communicate Openly	The communication habits that make partnerships work
Common Misunderstandings	Myth vs. reality table for bookkeeping concerns
Signs You'll Benefit from Support	Self-assessment checklist and readiness scoring
Frequently Asked Questions	Plain-language answers to the most common questions
Security & Confidentiality	How your financial data stays private and protected
About OakPath / Free Review Offer	Our services and your free 30-minute review

**STEP 1** **Clarify Your Goals and Needs**  
*Every good bookkeeping system starts with knowing what you need from it*

Every bookkeeping system should match your business goals. Before your first meeting with a bookkeeper, spend a few minutes thinking about what you actually want from the relationship. Clear goals lead to clear systems.

Checklist Item	Notes / Follow-Up
<input type="checkbox"/> Define what financial reports you want to see monthly (P&L, cash flow, balance sheet)	
<input type="checkbox"/> Identify any compliance or tax deadlines that affect your business	
<input type="checkbox"/> Clarify how often you want updates — weekly, monthly, or as needed	
<input type="checkbox"/> Note any known problem areas in your current books (missing receipts, backlog, etc.)	
<input type="checkbox"/> List the financial questions you most want to answer on a regular basis	
<input type="checkbox"/> Decide what software you're currently using or would like to use	
<input type="checkbox"/> Identify who else (CPA, business partner) needs access to financial information	

**■ Quick Win:**  
*Write down your top three financial questions before your first bookkeeping conversation. Having specific questions changes the entire dynamic — from vague to productive.*



**■ Pro Tip:**

*The most common things business owners want: to know their cash position at any time, to feel ready for tax season, and to understand whether their business is actually profitable. All three are achievable with the right bookkeeping setup.*

**STEP 2**

**Set Up Systems and Access**

*Smooth workflows start with secure, organized access from day one*

Setting up access and systems correctly at the start prevents delays and confusion throughout the relationship. Your bookkeeper needs the right access to do their work — and you keep ownership and control of everything.

Checklist Item	Notes / Follow-Up
<input type="checkbox"/> Provide accounting software access (QuickBooks Online recommended) bookkeeper added as Accountant user	
<input checked="" type="checkbox"/> Provide read-only or view access to business bank and credit card accounts	
<input type="checkbox"/> Share prior financial records or any existing QuickBooks file	
<input type="checkbox"/> Set up a secure shared digital folder for receipts and documents (Google Drive or SharePoint recommended)	
<input type="checkbox"/> Enable cloud backups for your accounting software	
<input type="checkbox"/> Confirm communication preferences — email, phone, or client portal	
<input type="checkbox"/> Share contact information for your CPA or tax preparer	

**■ Quick Win:**

*Create one shared digital folder labeled with your business name and year for receipts and documents. A single organized folder eliminates the "where did I save that?" scramble permanently.*

**■ Pro Tip:**

*In QuickBooks Online, go to My Accountant → Invite Accountant and enter your bookkeeper's email. This gives them Accountant-level access without sharing your login credentials. You retain full ownership and can remove access at any time.*

**■ Watch Out:**

*Never share your QuickBooks owner login or bank online banking password directly. Use the built-in accountant access or bank view-only access features — these are designed exactly for this purpose and keep your accounts secure.*



**STEP 3**

**Establish a Monthly Workflow**

*Consistency keeps books clean — agree on the rhythm before work begins*

A clear monthly workflow is the backbone of a smooth bookkeeping relationship. When both sides know what's expected and when, bookkeeping becomes predictable and stress-free. Most delays happen not from complexity, but from unclear or missed handoffs.

Checklist Item	Notes / Follow-Up
<input type="checkbox"/> Agree on a monthly document deadline — typically the 5th–10th of the following month	
<input type="checkbox"/> Establish a receipt-upload routine — how, where, and how often	
<input type="checkbox"/> Set communication check-in preferences — how questions will be asked and answered	
<input type="checkbox"/> Confirm who reviews and approves monthly reports	
<input type="checkbox"/> Agree on turnaround time for completed reports after documents are received	
<input type="checkbox"/> Establish a process for flagging unusual transactions or questions	
<input type="checkbox"/> Set expectations for year-end and tax-prep handoff timing	

**■ Quick Win:**

*Choose a standing monthly review date — the same day each month — and add it to your calendar now. Consistency in review timing is the single habit that prevents year-end surprises.*

**■ Pro Tip:**

*The most common bottleneck in bookkeeping relationships is late or incomplete document delivery from the client side. Uploading receipts weekly (rather than monthly in a batch) takes less time overall and keeps books current.*

**■ Watch Out:**

*Missing the monthly document deadline delays your reports and can create a backlog that affects tax prep. If you know you'll be late, communicate early — your bookkeeper can adjust the timeline.*



**STEP 4**

**Understand the Monthly Workflow**

*Know what your bookkeeper does and what you need to provide each month*

A clear monthly workflow keeps bookkeeping consistent and stress-free for both sides. Understanding what happens on each side of the relationship prevents surprises and builds mutual trust.

Checklist Item		Notes / Follow-Up
<input type="checkbox"/>	Receipts and invoices uploaded to shared folder by agreed deadline	
<input checked="" type="checkbox"/>	Notes provided on any unusual transactions (large purchases, refunds, new vendors)	
<input type="checkbox"/>	Responses to transaction questions answered within 2–3 business days	
<input type="checkbox"/>	Any major business changes (new employees, new accounts, new revenue streams) communicated promptly	
<input checked="" type="checkbox"/>	Monthly report reviewed within one week of delivery	
<input type="checkbox"/>	Review and respond to monthly report before the next cycle begins	

**■ Quick Win:**

*Think of your monthly role as a 15-minute task: upload receipts, review reports, and answer any questions. When you make this a standing habit, bookkeeping stays current with minimal effort.*

**■ Pro Tip:**

*Your bookkeeper typically reconciles bank and credit card accounts, categorizes all transactions, tracks income and expenses, maintains organized records, and prepares monthly reports. The better the information you provide, the faster and more accurate that work becomes.*



**STEP 5**

**Review and Approve Your Books**

*Staying engaged keeps your records accurate and your business informed*

Regular review keeps you informed and prevents surprises. Your bookkeeper handles the day-to-day recording work — but you are the one who knows your business. Your review each month is what catches errors, confirms decisions, and keeps records truly accurate.

Checklist Item		Notes / Follow-Up
<input type="checkbox"/>	Review the monthly Profit and Loss report — does income look correct?	
<input type="checkbox"/>	Review the Balance Sheet — do account balances make sense?	
<input type="checkbox"/>	Provide receipts and documentation for any flagged transactions	
<input type="checkbox"/>	Answer any questions about unusual or unclear transactions	
<input type="checkbox"/>	Confirm or correct any large expense categorizations	
<input type="checkbox"/>	Communicate upcoming business changes before they appear in the books	
<input type="checkbox"/>	Approve final monthly reports before the next cycle begins	

**■ Quick Win:**

*When you receive your monthly reports, set a 10-minute timer and review just the top-line numbers: total income, total expenses, net profit, and current cash balance. That single habit keeps you financially aware year-round.*

**■ Pro Tip:**

*You don't need to understand every line of a financial report to stay informed. Focus on three questions: Is my income what I expected? Are my expenses reasonable? What is my current cash balance? Your bookkeeper can explain anything that looks unfamiliar.*

**■ Watch Out:**

*Leaving monthly reports unreviewed for several months creates a backlog of unresolved questions and uncorrected entries. A 10-minute monthly review prevents a 2-hour year-end cleanup.*



**STEP 6**

**Review Financial Reports Regularly**

*Reports turn numbers into insight — even short reviews improve awareness*

Financial reports are not just compliance documents — they are the tools that tell you whether your business is healthy and growing. Even a brief monthly review of key reports builds the financial awareness that supports better decisions over time.

Checklist Item		Notes / Follow-Up
<input type="checkbox"/>	Review income trends — is revenue growing, stable, or declining?	
<input type="checkbox"/>	Review expense patterns — are costs where you expect them?	
<input type="checkbox"/>	Check current cash balance against what you actually need on hand	
<input type="checkbox"/>	Look for any unusual changes from the prior month	
<input type="checkbox"/>	Note any categories where spending seems higher than planned	
<input type="checkbox"/>	Ask your bookkeeper to explain any line items you don't recognize	
<input type="checkbox"/>	Use report findings to inform upcoming business decisions	

**■ Quick Win:**

*Set aside 10 minutes each month to review your key reports immediately after receiving them. The pattern you build over 3–4 months gives you financial intuition that no spreadsheet can replicate.*

**■ Pro Tip:**

*The three reports most business owners find most useful: Profit and Loss (are we making money?), Cash Flow Statement (do we have money available?), and Accounts Receivable Aging (who owes us money and for how long?). Ask your bookkeeper to include all three monthly.*



**STEP 7**

**Communicate Openly**

*Strong partnerships rely on consistent, proactive communication*

The bookkeeping relationships that work best are the ones where both sides communicate early and often. Most bookkeeping problems — missing receipts, misclassified expenses, delayed reports — trace back to a communication gap, not a technical one.

Checklist Item	Notes / Follow-Up
<input type="checkbox"/> Ask questions when a report line item is unclear — no question is too basic	
<input type="checkbox"/> Major share business changes promptly: new employees, new accounts, new vendors, price changes	
<input type="checkbox"/> Discuss concerns or frustrations early — before they become bigger issues	
<input type="checkbox"/> Confirm expectations at the start of the relationship and revisit them annually	
<input type="checkbox"/> Notify your bookkeeper before making large or unusual purchases	
<input type="checkbox"/> Inform your bookkeeper if you'll be late with documents for a given month	
<input type="checkbox"/> Share any correspondence from the IRS, state revenue departments, or your CPA	

**■ Quick Win:**

*When something changes in your business — a new employee, a new bank account, a large, unexpected expense — send a quick note to your bookkeeper the same day. A two-sentence email prevents hours of cleanup later.*

**■ Pro Tip:**

*A good bookkeeper welcomes questions and explains things in plain language. If you don't understand something in your reports, ask. Clear communication is a sign of a healthy partnership — not a burden on your bookkeeper.*

**■ Watch Out:**

*Waiting to share business changes — like a new line of credit, a new employee, or a significant refund — until month-end creates reconciliation problems and delays reports. When in doubt, communicate early.*



## COMMON MISUNDERSTANDINGS ABOUT BOOKKEEPING

Many of the worries business owners have about bookkeeping are completely normal — and most are based on misconceptions. Here's the reality behind the most common concerns:

What Business Owners Often Think	The Reality
"I need perfect records before hiring a bookkeeper"	Bookkeepers build the system — they don't judge the starting point. Most clients start with messy or incomplete records. Cleanup is part of the work.
"Bookkeepers only fix problems at year-end"	A good bookkeeper maintains your records every month so year-end is straightforward, not stressful. Monthly service prevents the year-end scramble entirely.
"I should understand everything already"	You don't need to understand bookkeeping to benefit from it. A good bookkeeper explains what you need to know in plain language — without overwhelming you with jargon.
"I don't have time to manage bookkeeping regularly"	Your role is typically 15–30 minutes per month: upload receipts, review reports, and answer questions. Your bookkeeper handles everything else.
"Hiring a bookkeeper will be too expensive"	The cost of professional bookkeeping is almost always less than the cost of errors, missed deductions, penalties, or the time you spend doing it yourself.
"I'm worried about giving someone access to my financial data"	Professional bookkeepers use secure, encrypted systems. You provide view or accountant access — not ownership. You can revoke access at any time.
"My books are too far behind to get help now"	There is no such thing as 'too behind' to start. Bookkeepers handle cleanup regularly. The sooner you start, the sooner your records are current and your stress is gone.

*Most businesses start exactly where you are now. The goal isn't perfect records — it's building a steady system that supports your business going forward.*

## SIGNS YOU'LL BENEFIT FROM BOOKKEEPING SUPPORT

The need for bookkeeping support often shows up quietly in the day-to-day. If any of these sound familiar, you're not alone — and professional support can help:

Sign	What It Often Means
You're unsure of your current cash balance	Bank accounts aren't reconciled — your books and your bank don't match
Financial reports feel confusing or unreliable	Chart of accounts or categorization is inconsistent; reports can't be trusted
Receipts are difficult to locate	No organized receipt system: documentation gaps create tax and audit risk
You feel behind every month	Bookkeeping is being done in reactive batches instead of a steady routine
Tax season feels stressful every year	Year-end cleanup is required because records weren't maintained monthly



Sign	What It Often Means
You're spending time on bookkeeping instead of your business	Bookkeeping is taking time better spent on clients, operations, or growth
You're not sure if your business is profitable	Without clean reports, there's no reliable way to know your true financial position

### READINESS CHECK: ARE YOUR BOOKS ON TRACK?

Use this quick check to assess your current bookkeeping health. Answer honestly — then read your score below.

Checklist Item	Notes / Follow-Up
<input type="checkbox"/> My business and personal finances are completely separate	
<input type="checkbox"/> I record transactions regularly — not in year-end batches	
<input type="checkbox"/> My accounts are reconciled every month	
<input type="checkbox"/> Receipts are stored digitally and easy to locate	
<input type="checkbox"/> I review financial reports monthly	
<input type="checkbox"/> I know my current cash balance right now	
<input type="checkbox"/> I feel confident about my books going into tax season	

Score	What It Means	Recommended Next Step
0–2 checked	You're exploring — and that's okay. Many businesses start here.	A bookkeeper can help you build the foundation from scratch.
3–4 checked	You have some systems in place, but gaps are creating friction.	Bookkeeping support will fill the gaps and relieve the stress.
5–6 checked	You're doing well — a bookkeeper will make good even better.	Focus on consistency and reporting depth.
7 checked	You're ready for a strong bookkeeping partnership.	You and a bookkeeper will hit the ground running.

### FREQUENTLY ASKED QUESTIONS

It's normal to have questions before working with a bookkeeper. Here are plain-language answers to the most common ones:

**Q: How often will my bookkeeper need information from me?**

A: Most bookkeeping relationships work best with a simple monthly rhythm. You'll typically share receipts, invoices, or notes weekly or monthly depending on your transaction volume. Your bookkeeper will set clear expectations at the start.



**Q: Will I still have access to my bank accounts and bookkeeping software?**

A: Yes — always. You keep full ownership and access. A bookkeeper is added as a user with appropriate permissions so work can be done securely without giving up control. You can remove access at any time.

**Q: What will I need to provide each month?**

A: Usually: bank and credit card statements (or connected feeds), receipts for key purchases, invoices or sales summaries if applicable, and notes on anything unusual (large purchases, refunds, new vendors, or business changes).

**Q: What if my books are behind or messy?**

A: That's more common than you might think. A bookkeeper can help clean things up in manageable steps, then set up a routine so records stay current going forward. There is no 'too behind' to start.

**Q: How quickly will I get reports?**

A: Most bookkeepers deliver reports monthly after accounts are reconciled. Timing depends on how quickly you provide information and how complex your accounts are. A clear workflow agreement at the start sets expectations for both sides.

**Q: Do I need to understand bookkeeping to work with a bookkeeper?**

A: No. A good bookkeeper explains what you need to know in plain language and helps you make decisions with confidence — without overwhelming you. Your job is to understand your business, not accounting software.

**Q: What does a bookkeeper do that my CPA doesn't?**

A: Bookkeepers maintain your records throughout the year — recording transactions, reconciling accounts, and preparing monthly reports. CPAs use those records to prepare tax returns, advise on tax strategy, and handle complex financial matters. They work together, not in competition.

**Q: How is my financial data kept secure?**

A: Professional bookkeepers use secure, encrypted systems to protect financial information. You provide view or accountant access — not your login credentials. Your records remain private, controlled, and accessible only to authorized users.

*Clear expectations create smooth partnerships. If you have a question not covered here, bring it to your first bookkeeping conversation — there are no bad questions.*

**YOU DON'T HAVE TO DO THIS ALONE**

With the right systems and support, bookkeeping becomes a source of clarity — not stress. Many business owners choose to work with a professional bookkeeper to stay organized, compliant, and confident. With the right bookkeeping support in place, you can:

- Keep books accurate and current
- Reduce financial and tax-season stress
- Improve financial clarity
- Catch issues before they become expensive
- Free up time to focus on running your business



### YOUR FREE BOOKKEEPING REVIEW

OakPath offers a free 30-minute Financial Review to help you assess your current bookkeeping system and identify opportunities for improvement.

**During this session, we:**

- Review your current bookkeeping setup
- Identify any risk or compliance concerns
- Highlight opportunities for improvement
- Answer your bookkeeping questions in plain language

*No preparation required — just bring your questions.*

#### Schedule Your Free Review

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### SECURITY & CONFIDENTIALITY

Security Feature	What It Means for You
Encrypted systems	Professional bookkeepers use cloud-based platforms with bank-level encryption to protect your financial records
Access — not ownership	Your bookkeeper is added as a user, not an owner. You retain full control and can remove access at any time without losing your data
Private and controlled	Your records are accessible only to authorized users — typically you, your bookkeeper, and your CPA
Confidentiality	Professional bookkeepers are bound by confidentiality — your financial information is not shared outside the authorized relationship

*Trust begins with security. Security begins with the right systems and the right professional.*

### ABOUT OAKPATH BOOKKEEPING SERVICES

OakPath Bookkeeping Services provides trusted, reliable bookkeeping support for small businesses and nonprofits in Jefferson County, Washington and beyond. We believe bookkeeping is more than entering numbers — it is about creating clarity, supporting your goals, and building confidence in every financial decision you make.

Founded by Marie Osborne, a Certified QuickBooks Online ProAdvisor, OakPath brings deep expertise and genuine care to every client relationship. We serve clients locally in Jefferson County and throughout Washington State through secure, cloud-based bookkeeping services that are organized, accessible, and always reliable.

Our Core Values	What It Means
Trust	Your financial records are handled with care, discretion, and complete integrity.
Accuracy	Precise, up-to-date records that support confident decisions and clean tax filings.
Partnership	Supportive bookkeeping so you are never facing your finances alone.

*Organized books support strong businesses. You've already taken the first step.*

*Now let's keep that momentum going — toward clarity, confidence, and financial peace of mind.*

**Rooted in Trust. Grounded in Accuracy.**