FS FINANCE

SAMPLE REPORT · ILLUSTRATIVE NUMBERS ONLY

The 75-Point Books Checkup

Seventy-five checks on your books and business foundations. What's right, what's wrong, what it costs you, and a fixed price to fix it. No hourly surprises.

PREPARED FOR

Sample Business, LLC

$1.6M revenue · 9 employees · July 2026

Details anonymized for this sample. Your report uses your real numbers.

WHY A CHECKUP

Know what's wrong before you pay anyone to fix it

Most cleanup quotes are a guess, and the price changes once the bookkeeper is inside the file. The Books Checkup ends that. We run 75 checks across your books and your business foundations, read-only, and hand you a scored report with every problem named and a fixed price to fix it. If the books turn out clean, you'll know that too, and that's worth $500 of sleep.

HOW IT WORKS

1. **Voice interview and uploads (about an hour, on your schedule)**
   One link, two things: a 30-minute guided voice interview covering the business basics, and your secure upload portal for read-only QuickBooks access, 12 months of bank and card statements, and your last 2 years of business tax returns for the tie-out.

2. **Analysis (7 business days)**
   We work all 75 checks and score each one Pass, Flag, or Fail. You get a first-finding email within 2-3 days, so you see value before the report lands.

3. **Report, then walkthrough call (30 minutes)**
   The scored report and fixed-price fix quote land in your inbox a couple of days ahead, so you can read them on your own time. Then we walk through it and you decide what happens next.

YOUR TIME, TOTAL

About an hour and a half, most of it on your own schedule. And the same promise we make everyone: if we don't find at least three things worth fixing, you don't pay.

SCOPE

The 75 points

Eight sections, 75 individual checks, every one scored. The first three sections cover business foundations most bookkeepers never look at; the rest go through your bookkeeping file line by line.

HOW WE SCORE EVERY CHECK

- **PASS** as it should be
- **FLAG** worth attention, not urgent
- **FAIL** needs fixing now
- **ASK A TAX PRO** referred out, not scored

Business Foundations — 25 checks

- Entity standing, EIN, licenses, registrations
- Banking separation and account titling
- Insurance, payroll and sales tax registrations

Setup & File Settings — 6 checks

- Company settings match reality
- Bank feeds and connected apps
- Users, access, and duplicates

Chart of Accounts — 6 checks

- Structure fits the business
- Income split by line of work
- COGS separated from overhead

Reconciliations — 6 checks

- Every bank and card account current
- Uncleared items explained
- Loan balances tie to statements

P&L Integrity — 7 checks

- Revenue timing matches billing
- Expense coding consistency
- Payroll ties to provider reports

Balance Sheet Integrity — 8 checks

- A/R and A/P reflect reality
- Unbilled completed work check
- Assets, loans, and equity clean

Tie-outs & Filings — 7 checks

- Books tie to your last tax return
- Sales tax and payroll liabilities tie to filings
- 1099 readiness and W-9s

Transaction Quality & Controls — 10 checks

- Merchant fees, transfers, and deposits handled right
- Refunds via credit memos, not deletions
- Bank rules and audit log reviewed

RESULTS SUMMARY

Sample Business, LLC

Checkup completed July 2026

75 CHECKS RUN · 52 PASS · 19 FLAG · 4 FAIL

BOOKS GRADE (OUT OF 10)

5.7

NEEDS ATTENTION

$9,800

in finished work that was never invoiced

$3,150

in uncleared items on two unreconciled cards

$1,750

fixed-price quote to fix everything below

SCORES BY SECTION

Business Foundations	6.8
Setup & File Settings	7.0
Chart of Accounts	4.0
Reconciliations	5.5
P&L Integrity	5.5
Balance Sheet Integrity	5.0
Tie-outs & Filings	6.0
Transaction Quality & Controls	5.5

Each grade is the average of that section's checks, out of 10. 8 and up is healthy, 5 to 7.9 needs attention, under 5 is high risk.

THE SHORT VERSION

The foundations are stronger than most businesses we review: entity in good standing, dedicated accounts, licenses current. The file itself needs work. The chart of accounts can't tell you what each type of work earns, two cards haven't been reconciled in months, $9,800 of finished work never got invoiced, and a handful of habits (netted merchant fees, deposits booked as income) are quietly distorting the numbers. All of it is fixable, and the price to fix it is on page 6.

WHAT WE FOUND

The findings that matter

Every one of the 75 checks is scored in the appendix of your report. These are the ones worth your attention, biggest first.

Two finished jobs never invoiced

FAIL · $9,800

Both completed over 45 days ago. The work is done, the money was never asked for. Invoice them this week; no fix required from us.

Chart of accounts hides your margins

FAIL

All revenue lands in one income account. You cannot see what service work earns vs. project work without rebuilding the structure.

Two cards months behind on reconciliation

FLAG · $3,150

Uncleared items sitting since spring; the P&L is understating expenses until these are worked.

Merchant fees netted out of deposits

FLAG

Card revenue is recorded after fees, so both revenue and processing costs are understated. One setting plus cleanup fixes it.

Customer deposits booked as income

FLAG

Prepayments hit the P&L the day they arrive instead of when the work is earned, inflating good months and hiding liabilities.

Two revenue deposits hit a personal account

FLAG

The separation habit is mostly good; these two break it. Worth fixing for clean books and clean liability protection.

Books don't tie to your last tax return

ASK A TAX PRO · $18,000

Equity on the books differs from the return by about $18,000. Your tax preparer should reconcile this; we'll prep the tie-out schedule.

Two subs missing W-9s

FLAG

Becomes a January scramble every year. Fifteen-minute fix, no charge, instructions included.

THE FIX, PRICED

One fixed quote. No hourly surprises.

This is the full cleanup, priced as fixed line items. Take all of it, some of it, or none of it. The quote is good for 15 days and your $500 Checkup fee credits against it in full.

CLEANUP ITEM	FIXED PRICE
Reconcile both card accounts and clear the $3,150 in stale items	**$400**
Rebuild the chart of accounts so each line of work shows its own margin	**$650**
Fix merchant fee handling, deposit coding, and the bank rules causing both	**$300**
Clean up A/R: stale invoices, unapplied credits, proper credit memos	**$250**
Set up 1099 tracking and W-9 collection so January stops being a scramble	**$150**
Total cleanup: $1,750 fixed · your $500 Checkup fee credits in full · net $1,250	

FREE TO FIX YOURSELF, STARTING TODAY

- Invoice the two finished jobs. That's $9,800 you don't need us for.
- Archive the 40 duplicate customer records (10 minutes in QuickBooks).
- Collect W-9s from the two subs; blank form and a two-line email template included.
- Turn on your accountant seat so whoever does your books has clean access.
- Start the phone-photo receipt habit: snap it when you get it, done.

WHAT MATTERS MOST HERE

Do the free list first. Most of it is money you recover without spending a dollar, and every DIY item you knock out shrinks the quote above. The $1,750 can only go down.

$9,800
free to recover, starting today

WHAT HAPPENS NEXT

Three doors, all fine

Fix it yourself with the list above and the DIY notes in your report. Or have us run the cleanup at the fixed price, with your $500 credited in full. Or, if this checkup surfaced bigger questions (what you earn on each type of work, why cash gets tight, what to charge), upgrade to the Full Financial Review within 15 days and your $500 applies there instead.

OUR GUARANTEE

If we don't find at least three things worth fixing, you don't pay.

Book a call

fsfinance.net · Baton Rouge, Louisiana

THE FINE PRINT

This is a sample report. The numbers describe a fictional business and are for illustration only. Your report follows this format with your actual data.

FS Finance provides bookkeeping and financial systems services. We do not provide tax, legal, or investment advice. Findings marked "Ask a Tax Pro" are flags for a credentialed tax professional. We're glad to make introductions.

The Checkup is read-only. We change nothing in your QuickBooks file. Every fix is quoted at a fixed price before any work starts, and the quote can only go down if you DIY items off the list first.