

Monthly Bookkeeping Checklist

A simple monthly routine for complete records and fewer follow-up questions.

1 / Gather your records

Bank and credit card statements for every business account, covering the full statement period. Include new or closed accounts.

Receipts and bills with the vendor, date, amount, and business purpose. Add context for unusual purchases.

Sales invoices, payment processor summaries, refunds, and fees. Include cash sales and cash expenses.

Loan statements, payroll summaries, and records of owner contributions or withdrawals, when applicable.

2 / Explain what changed

Tell us about new loans, equipment purchases, business accounts, employees, or changes in how you collect payments.

Flag personal purchases paid by the business and business expenses paid personally. Include supporting details.

Identify unpaid customer invoices, unpaid vendor bills, disputed charges, and transactions you do not recognize.

3 / Send and review

Upload requested records through your Financial Cents client portal by the date agreed with Bluebonnet.

Use clear file names, such as 2026-09_BusinessChecking_1234.pdf. Check that every page is included and readable.

Respond to open questions, then review the reports provided under your service agreement. Raise discrepancies promptly.

Your monthly handoff

Month: _____ Records due: _____

Missing records / questions: _____
