

QUICKBOOKS HEALTH CHECK

# Findings, Cleanup Plan and Estimate

What we found inside your books, what it means for your business and your taxes, and exactly what it would take to make them right.

PREPARED FOR

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PREPARED BY

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REVIEW COMPLETED

October 2, 2026

REPORT DATE

October 6, 2026

PERIOD REVIEWED

January 1, 2025 to September 30, 2026

ESTIMATE VALID UNTIL

November 5, 2026

**This is a sample.** The client, people and figures are fictional. It shows the format and depth of the written report every QuickBooks Health Check includes. This report is yours to keep, whether or not you hire us for the cleanup. It contains confidential financial information about your business. Please share it only with people you trust, such as your tax professional or lender.

01 · AT A GLANCE

Your books are fixable. They are not reliable today.

Your books were in good shape through March 2025. After that, reconciliations stopped, a bank feed disconnected, and transactions were entered twice or left uncategorized. Your 2025 income is likely overstated, your expenses include personal purchases and loan principal, and the cash balance in QuickBooks does not match the bank.

None of this is unusual, and all of it can be corrected. We recommend a three-phase cleanup over about five weeks, with your approval before each phase begins.

18

months since the books were last reliable

10

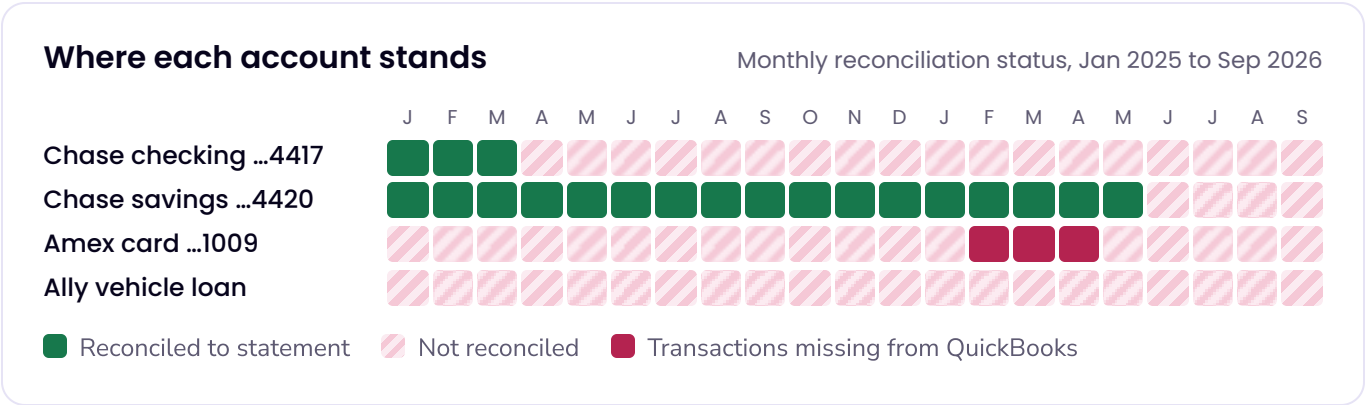
findings, 3 needing attention first

\$3,005

fixed cleanup estimate after your Health Check credit

~5 wks

from receiving your documents



How to read the findings

- Fix first

Affects your cash balance or your tax return.
- Fix in cleanup

Makes your reports wrong. Corrected as part of the plan.
- Leave alone

Real, but not worth paying to fix. Explained so it does not worry you later.

## 02 · WHAT WE FOUND

## Findings

Each finding lists what we saw, why it matters, and where we saw it, so you or any other professional can check our work.

F1

**Business checking has not been reconciled since March 2025**

Fix first

QuickBooks shows \$21,906.12 in Chase Business Checking (...4417) at September 30, 2026. The bank statement shows \$18,447.53. The \$3,458.59 difference is unexplained.

**Why it matters:** you could be making spending decisions on money you do not have, and every report built on this account is off by at least that amount.

Seen in: Reconciliation history, bank statements Apr 2025 to Sep 2026

F2

**Customer payments are sitting in Undeposited Funds**

Fix first

\$14,980.00 in 2025 customer payments was never matched to a bank deposit. The same deposits were then added again from the bank feed as new income.

**Why it matters:** your 2025 income is likely overstated by up to \$14,980.00, which would also overstate the income on your tax return.

Seen in: Undeposited Funds register, Bank Deposits, Sales by Customer 2025

F3

**The business credit card was never reconciled, and 10 weeks of charges are missing**

Fix first

The Amex Business card (...1009) has never been reconciled. Its bank feed disconnected from February 9 to April 22, 2026, and those charges were never added by hand.

**Why it matters:** business expenses you paid are missing from your books, and the card balance in QuickBooks does not match what you owe.

Seen in: Amex register, bank feed connection log, Amex statements

F4

**412 transactions are uncategorized**

Fix in cleanup

\$38,640.27 is sitting in Uncategorized Expense and Ask My Accountant.

**Why it matters:** your profit and loss cannot tell you what you spend money on, and none of it can be deducted correctly until it is categorized.

Seen in: Uncategorized Expense and Ask My Accountant registers

F5

**37 transactions were recorded twice**

Fix in cleanup

Expenses entered by hand were also accepted from the bank feed, overstating expenses by \$6,210.44.

**Why it matters:** together with F2, this means both your income and your expenses are inflated, so your reported profit is unreliable in either direction.

Seen in: Transaction detail by account, matched against bank statements

F6

**Personal purchases are recorded as business expenses**

Fix in cleanup

\$4,318.90 in groceries, streaming services and a personal phone line is coded to business expense accounts.

**Why it matters:** for an S corporation, these belong in shareholder distributions. Deducting them as business expenses is a tax problem if the return is examined.

Seen in: Office Supplies, Meals, Utilities and Software registers

F7

**Vehicle loan payments are recorded as auto expense**

Fix in cleanup

Every \$612.40 Ally payment was booked to Auto Expense. The loan shows \$32,000.00 on your books and \$21,486.75 on the lender's statement.

**Why it matters:** only the interest portion is an expense. Your expenses are overstated and your balance sheet shows debt you have already paid down.

Seen in: Auto Expense register, Ally loan account, lender statement 9/30/2026

F8

**Payroll liabilities do not match Gusto**

Fix in cleanup

QuickBooks shows \$2,140.18 in payroll liabilities. Gusto shows nothing owed at September 30, 2026.

**Why it matters:** payroll tax payments were likely recorded as expenses instead of clearing the liability, which double counts payroll cost.

Seen in: Payroll Liabilities account, Gusto tax payment history

F9

**23 unused accounts in the chart of accounts**

Leave alone

These clutter your account list but do not affect any numbers. We will mark them inactive during cleanup at no charge.

F10

**Class tracking is turned on but not used**

Leave alone

It has no effect on your reports. No action needed unless you later want profit by service type.

**What is in good shape**

Square deposits flow in every week and match your sales reports.



Gusto is connected and every payroll run is recorded.



Customer invoices are complete and numbered in order.



2024 was closed properly with a closing date set.

**What this means for your 2025 tax return**

Your 2025 Form 1120-S was filed in March 2026 by your previous preparer. Because of findings F2, F5, F6 and F7, the corrected books will likely show different income and expenses than what was filed. When cleanup is complete, we will show you the differences side by side. Whether to amend is a separate decision we will walk through with you. It is not included in this estimate.

## 03 · THE CLEANUP PLAN

## Three phases. You approve each one.

Work moves in order because each phase depends on the one before it. Nothing starts without your go-ahead, and you can stop after any phase.

### Phase 1 · Get the cash accounts right

Weeks 1 to 2 · Fixes F1, F2, F3

#### WHAT WE DO

- Reconnect the Amex feed and add the missing February to April 2026 charges from statements
- Reconcile checking, savings and Amex for every month, April 2025 to September 2026
- Clear Undeposited Funds and remove the duplicate deposits

#### WHAT YOU GET

- Monthly reconciliation reports for each account
- Cash balances that match your bank

 Checkpoint: 20-minute review call. You approve Phase 2 or stop here.

### Phase 2 · Correct the transactions

Weeks 2 to 4 · Fixes F4 to F8

#### WHAT WE DO

- Categorize the 412 uncategorized transactions
- Remove the 37 duplicates
- Move personal purchases to shareholder distributions, using a list you confirm
- Split the Ally loan into principal and interest using the lender's schedule
- Tie payroll liabilities to Gusto

#### WHAT YOU GET

- A change log listing every correction and why
- A profit and loss you can trust

 Checkpoint: we walk you through the change log. You approve Phase 3.

### Phase 3 · Close and hand over

Week 5

#### WHAT WE DO

- Close 2025 and year to date 2026, and set a closing date to protect them
- Compare corrected 2025 figures with the filed return
- Mark unused accounts inactive (F9)

#### WHAT YOU GET

- Profit and loss and balance sheet for 2025 and January to September 2026
- 2025 return comparison
- A final walkthrough call

**Optional:** monthly bookkeeping from November 2026, so this does not happen again. It is an add-on you can select in your proposal. It is not required for the cleanup.

## 04 · ESTIMATE

## A fixed price for each phase

Each phase has a fixed price based on what we saw in your books. The hour ranges show our estimate of the work involved, so you can see how each price was set.

| PHASE                                            | EST. HOURS | FIXED PRICE       |
|--------------------------------------------------|------------|-------------------|
| Phase 1 · Get the cash accounts right            | 8 to 10    | \$1,150.00        |
| Phase 2 · Correct the transactions               | 11 to 14   | \$1,650.00        |
| Phase 3 · Close and hand over                    | 5 to 6     | \$700.00          |
| Cleanup subtotal                                 | 24 to 30   | \$3,500.00        |
| Health Check fee credited                        |            | -\$495.00         |
| <b>Total cleanup</b>                             |            | <b>\$3,005.00</b> |
| Optional monthly bookkeeping, from November 2026 |            | \$425.00 / month  |



**No open-ended billing.** If we find something outside this plan that would take more than 2 additional hours, we stop and send you a written change estimate before doing any of that work. You decide whether it gets done.

### This estimate assumes

- You send the documents on the next page within 5 business days
- You answer our transaction questions within 5 business days
- Fewer than 600 transactions need categorizing in total
- Payment for each phase at the start of that phase

### Not included

- Amending your 2025 tax return
- Any period before April 1, 2025
- Arizona TPT or other sales tax filings
- Payroll tax notices or corrections inside Gusto

## 05 · NEXT STEPS

## What we need from you

|                          |                                                                                               |                |
|--------------------------|-----------------------------------------------------------------------------------------------|----------------|
| <input type="checkbox"/> | Chase checking and savings statements, April 2025 to September 2026 (PDF from online banking) | Before Phase 1 |
| <input type="checkbox"/> | Full Amex statements for February, March and April 2026                                       | Before Phase 1 |
| <input type="checkbox"/> | Ally loan statement for September 2026 and the payment schedule                               | Before Phase 2 |
| <input type="checkbox"/> | Your answers to our list of about 60 transactions we cannot identify from the records alone   | During Phase 2 |
| <input type="checkbox"/> | Confirm we still have accountant access to Gusto                                              | Before Phase 2 |

## Your decision

**RECOMMENDED****Full cleanup****\$3,005**

All three phases, with your approval at each checkpoint.

**START SMALLER****Phase 1 only****\$655**

Cash accounts fixed first, with your Health Check credit applied. Decide on the rest afterward.

**YOUR CALL****Keep this report****\$0**

Use these findings on your own or with another professional. No further obligation.

## Ready to go ahead?

Your proposal is waiting in Anchor, our secure billing platform. Pick your option, add monthly bookkeeping if you want it, and approve. Phase 1 is billed at approval. Phases 2 and 3 are billed only when you approve them at each checkpoint.

We schedule Phase 1 within 3 business days of receiving your documents. Your proposal expires on November 5, 2026.

[Review and approve your proposal →](#)**Tom Murray**

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