Bookkeeping Business Complete Course

Work, Money & Place | Local review edition v2 | November 21, 2026

Begin with the five-step route and keep fictional examples separate from your own evidence.

Start with one supported client month

Practice a one-account monthly close, then estimate the full service before quoting.

Use fictional records first; tax filing, payroll and moving client money stay outside this offer.

Begin learning with L01. Check conditions and demand in L02 before buying or accepting paid work.

Five steps to a readiness decision

1. Choose the narrow service — L01 / F01. One-account monthly offer with explicit exclusions

2. Check demand and actual conditions — L02, L03, L04 / F02, F03, F04. Unsent demand plan and dated operating/data register

3. Rehearse the complete close — L05, L06, L07, L08, L09 / F05, F06, F07, F08, F09. Supported journal, reconciliation and internal schedules

4. Estimate before setting the price — L10, L11, L13 / F10, F11, F13. Independent whole-cycle costs and precise confirmation

5. Verify readiness and handoff — L12, L14 / F12, F14. Release procedure and evidence-based next-step decision

Stop at missing conditions or evidence. The route is a study order, not permission to sell or perform unverified work.

A complete one-checking-account monthly internal-management cash-basis close for a simple solo service business, with supported opening records and up to 15 unique transactions. Includes source inventory, double-entry journal, duplicate/exception handling, bank reconciliation, internal activity/cash/equity schedules and owner handoff.

Study the written lessons in order, then use the blank forms and your own-business planner inputs. Exercises include reasoned worked answers. A paper course is not a credential or practical qualification.

540 minutes (9 hours) of lesson study and written exercises, equal to lesson allowances. Actual research, instruction, practice, review and operating setup require additional variable time; no fixed readiness-hours claim.

How to begin

Read the five-step route, then use the fictional evidence before handling real records. This course teaches a bounded complete ledger-to-handoff task and a separately costed service business.

All case names, evidence, approvals, outcomes and rates are invented. No real messages, accounts, purchases, bank access or publication are performed or authorized by this course.

Nine study hours do not establish beginner readiness or a credential. Actual practice, competent independent review, local checks and secure operation require additional variable time. Course

materials are free to read and download. Any paid application will be a separate optional product with its own disclosed terms.

First action: Complete F01 and the unsent F02/F03 research plan; use fictional records in L05–L09 before collecting real data or buying a commercial software stack.

Estimate before actual accounting

Use the independent Estimate sheet before setting a price or receiving money. Every required driver must be known, including confirmed numeric zero. Its conservative arithmetic floor includes a fee-rounding allowance; it is not a market price or readiness proof. Keep the accepted plan in a dated Baseline, then record Quantity, Stock, Your order and one-order Cash actuals separately. Your order C39 links the independent estimate and never requires actual price, receipts or refunds. Marketing ratios require all three matching funnel counts. Earlier-order refunds need their own dated order record; never charge them to this order.

Stock scans all eight own-business slots, including opening units and rows after a gap. Confirm the number of filled rows in Stock C23. A mismatch or partial row withholds totals J34 and K34; zero is valid only when no rows are filled. Complete every required zero in a used row.

Your order C19 is only the actual fee withheld from service receipts. It cannot exceed those receipts. Record a genuine additional processor bank debit paid in C47 with its reason, date and statement reference in C48; confirm 0 when none. It is included once in management cost and linked Cash49. Unknown or unreconciled fee data blocks a successful result.

L01 Choose one small client month and define the service

Choose a suitable service and operating conditions. Study and exercise allowance 30 minutes.

Produce: A bounded monthly offer and clear decline examples

Use forms F01.

Start with an understandable record cycle

A bookkeeping client needs more than a bank balance. The owner needs to know which receipts are sales, which deposits are borrowed or owner money, which expenses are supported, and why the statement differs from the books. This course follows one complete fictional October 2026 month for Cedar Desk Services, a solo administrative service business. The selected offer covers one checking account, no more than 15 unique monthly transactions, supportable opening balances, an internal cash-basis activity summary, a bank reconciliation, an exceptions list, and one owner conversation. Every client name and result is invented.

The service starts with a defined business, period and evidence set. It excludes inventory, payroll, tax returns, tax positions, payment execution, credit cards, processor clearing accounts, foreign currency, trust/client money, external financial reporting and historical cleanup. Even a solo business can be unsuitable if its records include these activities. A transaction cap is a workload assumption rather than a competence test. Fifteen difficult transfers can take longer than fifty straightforward receipts.

Distinguish the bookkeeping task from the business

You will practice two separate sets of numbers. Cedar Desk is the fictional client whose cash account you maintain. Harbor Ledger Bookkeeping is the fictional service business charging $400 for the month. Cedar Desk's $2,400 net service receipts are never Harbor Ledger's revenue. Harbor Ledger's computer

allocation and owner labor do not enter Cedar Desk's ledger. Keeping that boundary prevents an attractive workbook from silently combining two businesses.

The client's internal management basis records the selected receipts and supported paid costs and tracks loan principal and owner capital separately. It is a deliberately limited exercise, not a determination of the client's tax accounting method or a GAAP financial statement. A tax adviser decides tax treatment and elections. If a real client needs receivables, customer deposits, prepaid costs, fixed assets, complex debt or external statements, pause and arrange competent review or a different engagement. Do not stretch a simple cash worksheet to conceal those needs.

Describe a result you can demonstrate

A useful promise is specific: maintain the agreed month's supported entries, reconcile the named account, preserve unresolved questions, and give the owner a readable internal management packet. Do not advertise an audit, guaranteed error detection, tax savings, a credential you do not hold or a universal filing solution. Washington protects CPA-related titles and restricts attest and compilation services while permitting ordinary bookkeeping within stated conditions [S04]. Other jurisdictions require their own inquiry.

Write a one-sentence entry rule and three decline examples in F01. A client with a verified previous close and complete documents may fit. A client asking you to send vendor payments, repair two unsupported years, or prepare lender-certified statements does not fit this starter service. Ask what the business actually does and how money moves; an industry label alone is weak screening. Reading the course does not establish readiness. Your observable evidence will be a fresh, independently checked practice month with errors deliberately included.

Make the first action small

Use the supplied fictional records before collecting a real bank statement. On the first pass, name the business, one account, reporting basis, period, record deadline, outputs, and exclusions. Leave legal permissions, competence and actual customer demand marked unverified until you have evidence. This lets useful research proceed without treating an invented approval as permission to serve a real client.



Cedar Desk's $2,400 client receipts and Harbor Ledger's $400 service fee belong to different businesses. The visual preserves the two record boundaries.

Practice

An owner asks for monthly bookkeeping plus permission to pay bills using the owner's bank password. Is this one package?

Worked answer

No. The selected package allows recordkeeping and reconciliation only. Decline password sharing and payment authority, retain the owner as payment approver, and assess whether delegated record access can support the narrow engagement. A separate controlled service would require its own competence, authorization and review.

Sources: S04. Full links and limits are in the source register.

L02 Test demand without buying a software stack

Choose a suitable service and operating conditions. Study and exercise allowance 35 minutes.

Produce: A service profile, unsent outreach and a two-week cohort decision

Use forms F02.

Look for the specific recurring problem

A promising inquiry is a solo service owner who keeps a separate account, already has supportable opening records, and wants a monthly internal packet. Ask what takes time now: locating receipts, distinguishing owner transfers, explaining a statement difference, or getting a clear question list to an adviser. Ask who maintains invoices, who pays bills, what accounts exist, and whether any deadlines require tax or external statements. A compliment about organization is not a purchase request for this defined service.

Useful channels include an owner-authorized introduction through an existing professional contact, a local business association's permission-based directory, and a community noticeboard that explicitly permits business services. A tax professional may choose to introduce a suitable client, but no partnership or endorsement is implied. Ask the host about rules before posting. Do not use private client records as a sales sample. SBA's market-research guidance supports checking the actual customer's need and alternatives before committing commercial costs [S08].

Use complete truthful copy

Fictional, unsent profile: “Harbor Ledger Bookkeeping — monthly recordkeeping for solo service businesses with one checking account and supportable opening records. Up to 15 unique transactions, supported entry review, reconciliation, an internal cash-basis activity summary, visible questions and one owner review. Records due by the third business day. Initial screening comes before any quote. No payroll, tax filing, money movement, historical cleanup, inventory or CPA attest services. Fictional practice examples are labeled. Contact Maya Reed at hello@harborledger.example.invalid.” Replace every fictional claim before real use and state only credentials you actually hold.

Unsent permission inquiry: “May I ask whether your member board allows a short notice for a narrowly defined monthly bookkeeping service? I am checking whether solo service owners need a one-account close and questions list. I would disclose the limits and use fictional samples only. I am not asking for an endorsement.” Unsent requested-information follow-up: “Thanks for asking about the monthly package. Do you have one business checking account and a completed prior month? Please describe account types and the help you need; do not email passwords, account numbers or statements. If the scope fits, may I send the secure screening process? If this is not useful, I will close the inquiry.”

Measure one population for two weeks

Days 1–2: define the profile, screening questions and campaign code. Days 3–4: request permission from two relevant hosts. Days 5–7: place only approved notices and log opt-in responses. Days 8–10: screen six hypothetical qualified inquiries; record declined complexity separately. Days 11–12: make one requested follow-up and prepare estimates only after screening. Days 13–14: close the cohort and calculate results. Nothing in this plan authorizes the learner or the course producer to send a message or take a client.

In the fictional completed campaign, $60 cash and 120 distinct campaign minutes at $30/hour produce six unique qualified leads and two first paid clients. Cash cost per lead is $10; conversion is 2/6, or 33.33%; cash acquisition cost is $30 per acquired customer; fully loaded acquisition cost is ($60+$60)/2=$60. The denominator contains only those two clients from this campaign. The organic introduction that produces the main case is separate. These campaign minutes exclude each job's own screening and delivery time, preventing double counting.

Stop before commercial buying

The $127.70 organic service contribution before reserve falls to $67.70 after the campaign's fully loaded $60 acquisition cost; the $20 reserve leaves a management remainder of $47.70. These invented results are not observed demand. If the same $60 and 120 minutes yield zero paid clients, acquisition cost per client is undefined and the campaign has consumed $120 of cash plus owner value. Report zero honestly.

Before a commercial subscription, require a demonstrable practice close, actual operating permissions, and specific customer interest at a price covering the whole cycle. Borrowing or using an existing permitted spreadsheet for fictional rehearsal may be enough to test the workflow. A paid account cannot repair unexplained opening balances or create demand. Mark buy, wait or revise in F02 with the evidence that would change the decision.



The fictional six-lead campaign acquired two clients: $30 cash CAC and $60 cash-plus-owner-value CAC. The organic case is excluded from this denominator.

Practice

Six inquiries include two inventory businesses and four suitable service owners. Only one suitable owner buys. What belongs in conversion and CAC?

Worked answer

Define the qualified population consistently. If qualified means this narrow one-account service, there are four qualified leads and one acquired customer: 25% conversion. Use all attributable campaign cash and campaign owner value over that one customer for CAC; keep the two unsuitable inquiries visible in screening statistics. Never use all six as “qualified” while excluding them only from another denominator.

Sources: S08. Full links and limits are in the source register.

L03 Verify actual operating title and data conditions

Choose a suitable service and operating conditions. Study and exercise allowance 35 minutes.

Produce: A dated Seattle example and an unresolved-conditions register

Use forms F03.

Make the jurisdiction concrete

The worked business location is a fictional home office within Seattle, Washington, serving Washington clients remotely. This is a research example, not an operating permission for the learner. Seattle's business-license guidance says home-based businesses usually need a business license tax certificate [S06]. Washington's Department of Revenue identifies registration triggers including use of a trade name, tax obligations and certain revenue levels [S05]. Record the actual work address, legal name, entity type and activities before checking requirements. A course completion sheet or domain name does not replace those checks.

Use F03 to record the authority, current page, date checked, actual facts and unresolved question. Check state registration, city licensing, home-use or lease restrictions, business tax classification, insurance and client-location implications separately. Do not infer that being online or working for a small client removes requirements. Ask the responsible authority or a qualified adviser when the facts are uncertain. No application, account creation or fee payment is performed in this course.

Use the right title and deliverable

Washington law distinguishes permitted bookkeeping from protected CPA titles and regulated attest or compilation services [S04]. Use a truthful plain description such as “monthly bookkeeping and internal management schedules.” Do not imitate an auditor's report, sign as a CPA without the required authority, or relabel external assurance work as a bookkeeping package. A lender asking for certified statements changes the intended use and must be referred rather than accommodated through reassuring language.

For this fictional Washington-only offer, the teaching invoice assumes no customer sales tax on ordinary bookkeeping. The current state classification table lists accounting and bookkeeping under Service and Other Activities B&O [S07]. That does not make the business tax-free: gross-receipts business taxes, income taxes, local rules and mixed services require actual review. The calculator's zero sales-tax rate is a bounded teaching input, not a nationwide exemption or a tax election. The client's own tax facts remain outside the engagement.

Identify risks worth describing accurately

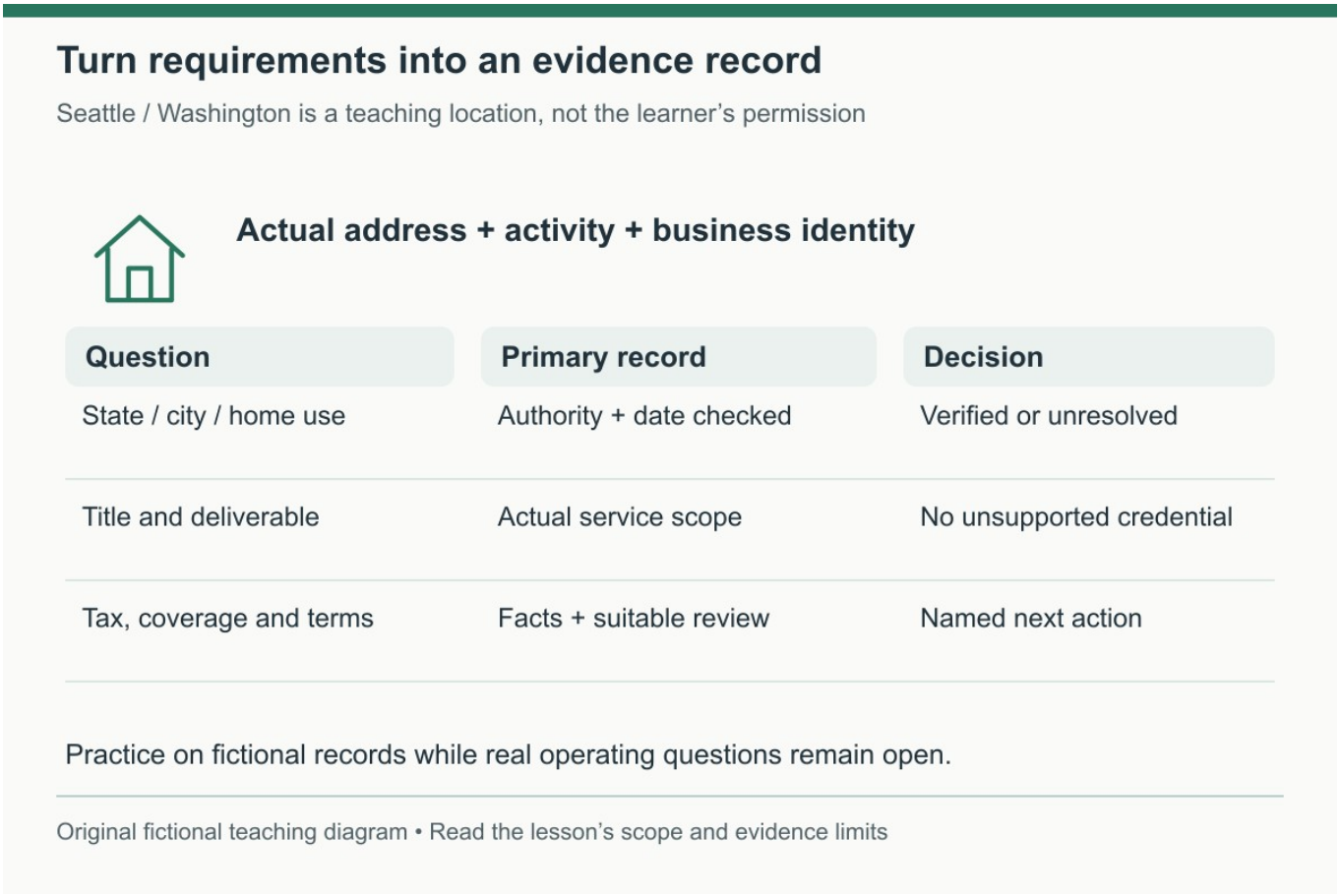
Describe the proposed service to an insurance adviser before buying coverage: one-account monthly records, internal schedules, no payroll, tax work, custody or money movement, and sensitive business information received remotely. Ask about professional errors, cyber incidents, notification/recovery support and exclusions. A policy label alone does not prove coverage. No premium, insurer or legal sufficiency is assumed here. Record a quote as a dated estimate and allocate only an appropriate share when planning job costs.

Use a written engagement reviewed for your real location and facts. It should identify business and authorized owner, record deadline, covered accounts and period, basis and intended use, transaction assumptions, responsibilities, price, payment, change control, suspension/cancellation, error correction, retention, permitted sharing and termination handoff. The filled teaching confirmation is an operational specimen; it is not a lawyer-reviewed agreement. Keep unresolved terms from becoming silent promises.

Separate legal readiness from technique practice

You can practice on invented records while the legal or insurance inquiry remains open. You cannot turn that rehearsal into proof that handling a real person's financial documents is permitted. A real paid-work decision requires both demonstrated competence and verified operating conditions. If an authority answer changes your scope, update the profile, estimate and forms before advertising; do not bury the change in a footnote.

Set a next action and owner for each unknown. “Ask the city about home use by Tuesday” can be followed up; “check laws later” cannot. Keep dates and actual answers. The current source links help locate the responsible rules, but a reference list alone is not a decision record for your business.



A requirements record connects the actual activity and address to a dated primary source and a decision. It supplies no operating permission or tax determination.

Practice

Does the fictional zero sales-tax rate mean the bookkeeper owes no business taxes?

Worked answer

No. It models only customer sales tax on the narrowly defined teaching service. Washington B&O, local obligations and other taxes require separate review. Verify the actual activity and location; leave uncertain rates unresolved instead of presenting zero as an exemption.

Sources: S04, S05, S06, S07. Full links and limits are in the source register.

L04 Set up a secure evidence trail and limited access

Choose a suitable service and operating conditions. Study and exercise allowance 40 minutes.

Produce: A data map, access register and successful fictional restore test

Use forms F04.

Map the documents before receiving them

List what is needed for the agreed month: the full statement, support for receipts and paid costs, prior close, owner-transfer confirmation, loan statement and the identified outstanding items. Record sender, recipient, storage location, who needs access, retention rule and disposal method. For this exercise all

documents are invented and can remain local. A real process must be selected and checked against actual data sensitivity, contract and law. FTC guidance emphasizes knowing the information you hold and keeping only what the business needs [S09].

Do not ask a prospect to email an unredacted statement during initial screening. A description of account types and document completeness usually answers the fit question. Once engaged, use a verified secure exchange method with individual access and appropriate protection in transit and storage. If your chosen system cannot support safe receipt, restricted access and recovery, remain at the fictional-practice stage. No specific cloud service or compliance certification is prescribed here.

Keep access narrow and money movement with the owner

Use a unique individual account where delegated access is supported, strong credentials and multifactor authentication. Do not reuse the client's banking login, receive authentication codes, or collect payment authority as a convenience. A view-only statement export provided through the verified channel may be sufficient for this offer. Test the actual permission: can you read the needed record without initiating, approving or modifying payments? Document what was tested rather than assuming the name of a role guarantees its limits. FTC's access and authentication principles support this design [S10].

Verify the business owner's identity and authority through a previously established route before granting access or changing delivery contacts. A message that appears to come from the owner can be false. An unexpected request to redirect a payment or send all client files is an exception requiring independent verification through a known contact. FBI guidance supports checking changes outside the suspicious message [S11]. This course never authorizes the bookkeeper to execute the payment after verification.

Make the file history usable

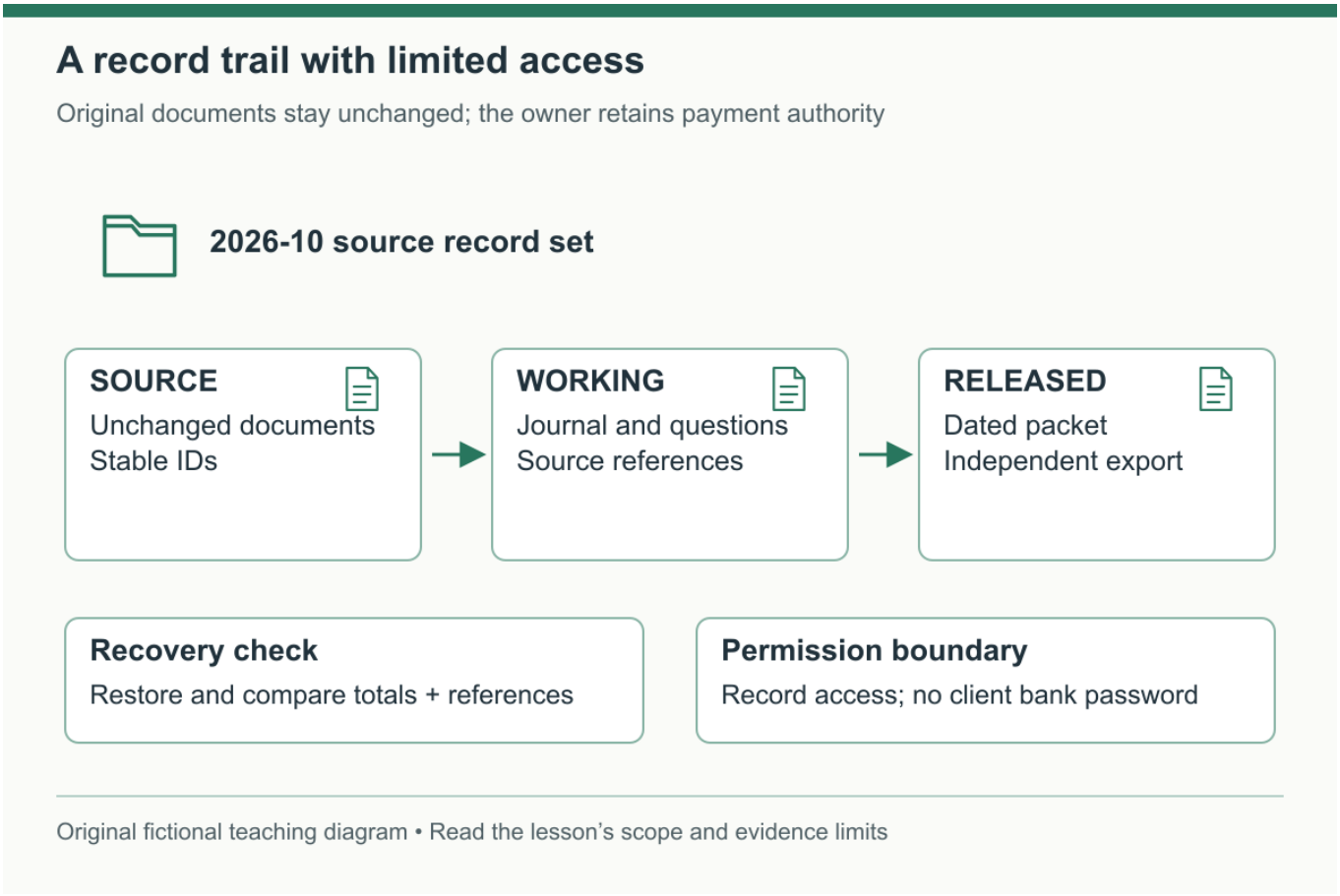
For the fictional folder, use 2026-10_Source, 2026-10_Working, 2026-10_Released and 2026-10_Questions. Keep original documents unchanged; working files reference stable document IDs rather than loose screenshots. An example is CD-2026-10-D12, the loan statement supporting entry T12. Record version, preparer, reviewer, date and release status. A correction log names the old fact, new fact, reason, evidence and affected schedule. Do not overwrite the released packet and leave the owner with no explanation.

Create a backup of the fictional set and restore it into a separate test location. Open the restored ledger, a source record and the reconciliation; verify that document references and totals still work. Record the restore date, tested files and any failure. For real records, choose backup protection and retention that fit the actual risks. Do not copy sensitive data into personal email, public links or an unapproved AI tool merely because it is convenient.

Plan retention and incidents before collection

Agree who retains the authoritative records, which working copies you keep, the legal/contractual basis for retention and the secure deletion process when the basis ends. There is no blanket “delete after three years” rule in this course. Avoid collecting Social Security numbers, complete card credentials or other data that the selected task does not need. Keep sensitive account identifiers out of ordinary question emails and use the agreed protected channel.

Write a short incident route: restrict affected access, preserve relevant evidence, contact the authorized client and responsible support, and obtain advice on applicable notification and recovery duties. Do not promise to determine a breach's legal consequences from a checklist. Test the route with fictional “wrong recipient” and “lost device” scenarios. A secure setup is part of the actual work, and its monthly maintenance belongs in the time and overhead estimate.



Keep original source records, working references and released versions distinct. Restore checks verify the export; delegated records access never includes payment authority here.

Practice

A client offers one shared bank password and asks you to forward the statement to a new adviser address in the same email. What do you do?

Worked answer

Do not accept the shared password or forward records yet. Verify the authorized owner and adviser-sharing instruction through an established channel, use a supported individual read-only role or owner-provided statement export, and record the approved recipient and minimum records. If secure access cannot be established, hold the work.

Sources: S09, S10, S11. Full links and limits are in the source register.

L05 Onboard from a supported opening balance

Work the complete client month. Study and exercise allowance 40 minutes.

Produce: An opening-balance certificate of evidence and source inventory

Use forms F05.

Start at a boundary you can prove

The fictional Cedar Desk October file starts with a September 30 closed internal schedule: cash $1,000, loan principal $800 and accumulated owner equity $200. There are no opening outstanding checks, deposits in transit, receivables, bills, tax liabilities or other assets. The September statement also ends at $1,000. These are explicit teaching facts supplied by the fictional prior preparer and confirmed by the fictional owner; no inference from a bank screen is needed. Write the opening equation: $1,000 assets = $800 liabilities + $200 equity.

A real client needs source evidence for that starting point. Obtain the prior reconciliation and relevant supporting balances, not only a total labeled “opening balance.” Ask who prepared it, which period it covers, whether later changes occurred and what remains unresolved. The bank statement establishes bank activity; it cannot by itself prove all liabilities or ownership amounts. If the old close is unsupported, quote an assessment or refer cleanup before agreeing to routine monthly service.

Build a complete record inventory

Create document IDs D00 through D15 for this practice month. D00 is the opening packet. D01 confirms the $400 owner contribution; D02 the $600 service receipt; D03 the $80 supplies receipt; D04 the $200 rent payment; D05 the $900 service receipt; D06 the $45 software payment; D07 the $150 owner draw; D08 the $500 loan advance; D09 the $100 service refund; D10 the $700 service receipt; D11 the $60 utility payment; D12 the $120 loan payment statement; D13 the issued $75 check; D14 the $300 deposit receipt; D15 the October bank statement showing a $15 service charge.

The fictional loan statement specifies $100 principal and $20 interest in T12. The owner-transfer confirmations identify T01 and T07 as personal-capital movements, not sales or operating costs. The refund document links T09 to the October 8 customer receipt. The check was delivered October 28 and the customer receipt deposited October 31; those dates matter for the later timing reconciliation. IRS guidance explains that receipts, invoices, statements and similar records support the entries [S02]. An imported line does not replace this business context.

Ask short questions with a traceable answer

Use one question ID for each uncertain fact, a plain request, the minimum needed evidence, the responsible person, due date and report effect. For example: Q01 asks whether the October 12 $150 transfer was an owner draw; Q02 requests the principal/interest split of October 24's payment. A reply saying “it is all business” is not enough to resolve the loan split. Attach the relevant fictional statement and record the actual answer. The base case resolves both questions before close.

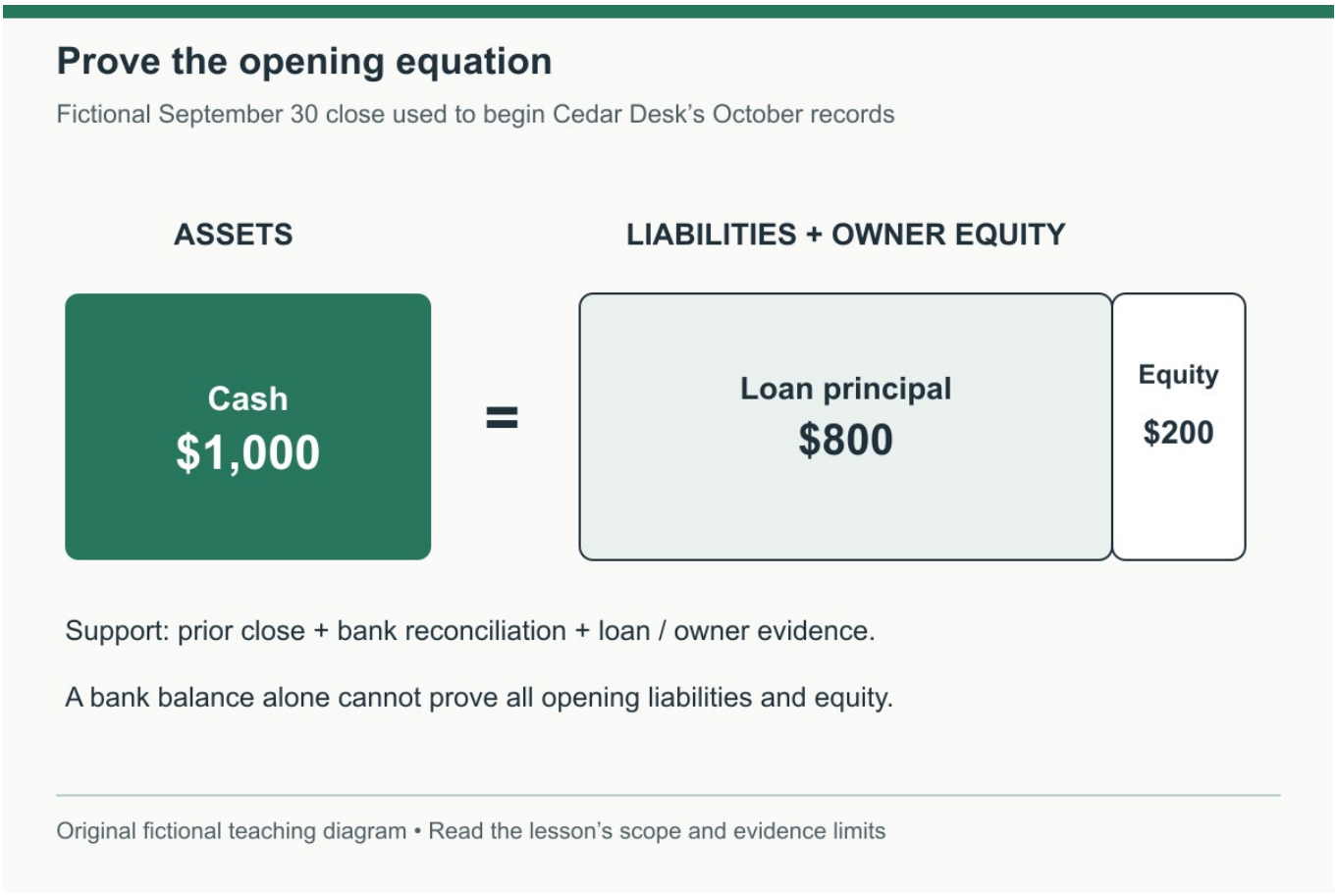
If a document is missing, do not manufacture it or fill the account based only on a merchant name. An unknown $150 outflow can be held in an explicitly provisional unresolved account in a draft, with the report consequence visible. Do not present that draft as the completed selected service. A confirmed owner draw resolves this case; tax deductibility is a separate adviser decision outside the package.

Accept or stop with a precise reason

The intake outcome should say accepted for October one-account internal bookkeeping, accepted subject to named evidence, or outside scope. The fictional base is accepted after the supported opening packet and D01–D15 are available. Its intake does not establish real readiness. Keep an onboarding checklist separate from the actual monthly close so a late new account cannot hide behind an old acceptance.

Record what is not present as well as what is: no payroll, inventory, trust money, card account or processor settlement. Ask the owner again if the statement reveals a new system. A deposit from a

payment intermediary would introduce a clearing-account/gross-versus-net problem and need a revised scope. It is not permission to call the net deposit sales and move on.



The supported fictional opening is $1,000 cash = $800 loan principal + $200 owner equity. The bank figure alone cannot establish the whole starting equation.

Practice

The statement starts at $1,000 but the previous ledger starts at $1,080 with an unexplained adjustment. Can you proceed using the bank figure?

Worked answer

Do not silently replace the ledger. Record the $80 discrepancy, obtain the prior reconciliation and adjustment evidence, and resolve or separately scope the opening cleanup. The fictional base has matching supported opening records; a real mismatch changes intake.

Sources: S02, S01. Full links and limits are in the source register.

L06 Build the chart and post a balanced journal

Work the complete client month. Study and exercise allowance 45 minutes.

Produce: A complete 15-entry journal with source IDs and debit-credit checks

Use forms F06.

Use a small chart with meaningful names

The practice chart has Checking; Loan payable; Owner capital; Owner draws; Service revenue; Service refunds; Supplies expense; Rent expense; Software expense; Utilities expense; Interest expense; and Bank fees. Owner draws and service refunds are shown separately so the owner can understand their effect. No inventory account is needed because Cedar Desk consumes the documented supplies and the teaching facts say no supplies remain at month-end. A real unused supply balance or material prepaid cost would need competent treatment outside this simplified assumption.

In double entry, debit and credit mean left and right. Debits increase this exercise's asset, expense, draw and refund accounts; credits increase liability, capital and revenue accounts. Each entry's debits equal its credits. Journal entries then accumulate in ledger accounts [S03]. These mechanics preserve the accounting equation, but a balanced error is still an error. Coding a loan as sales can balance perfectly and remain wrong. Use both the source meaning and the arithmetic check.

Use complete calendar days for the selected month, even when spreadsheet cells contain a time. October 1 at midnight and October 31 in the evening are in October; November 1 is outside it. A source document can support several distinct entries, such as two separately identified charges on one itemized statement. Review and document a repeated source reference. A repeated unique entry ID is a different problem: investigate the duplicate event before posting.

Post the first half with the source beside it

Enter the opening record O00: debit Checking $1,000; credit Loan payable $800 and Owner capital $200. October 2 T01/D01: debit Checking $400, credit Owner capital $400. October 3 T02/D02: debit Checking $600, credit Service revenue $600. October 4 T03/D03: debit Supplies expense $80, credit Checking $80. October 6 T04/D04: debit Rent expense $200, credit Checking $200. October 8 T05/D05: debit Checking $900, credit Service revenue $900. October 10 T06/D06: debit Software expense $45, credit Checking $45. October 12 T07/D07: debit Owner draws $150, credit Checking $150.

Before continuing, compare each date, signed amount and document ID with its source inventory. The checking running balance after T07 is $2,425. The total owner contribution so far is $400; the draw is $150. Neither enters the internal profit calculation. The opening equity $200 is a brought-forward balance, not October revenue. If these distinctions are unclear, stop and rebuild this half by hand rather than hiding behind an automatic total.

Post the remaining activity and the compound payment

October 14 T08/D08: debit Checking $500, credit Loan payable $500. October 18 T09/D09: debit Service refunds $100, credit Checking $100. October 20 T10/D10: debit Checking $700, credit Service revenue $700. October 22 T11/D11: debit Utilities expense $60, credit Checking $60. October 24 T12/D12: debit Loan payable $100 and Interest expense $20; credit Checking $120. October 28 T13/D13: debit Supplies expense $75, credit Checking $75. October 31 T14/D14: debit Checking $300, credit Service revenue $300. These 14 operating entries leave unadjusted cash of $3,570.

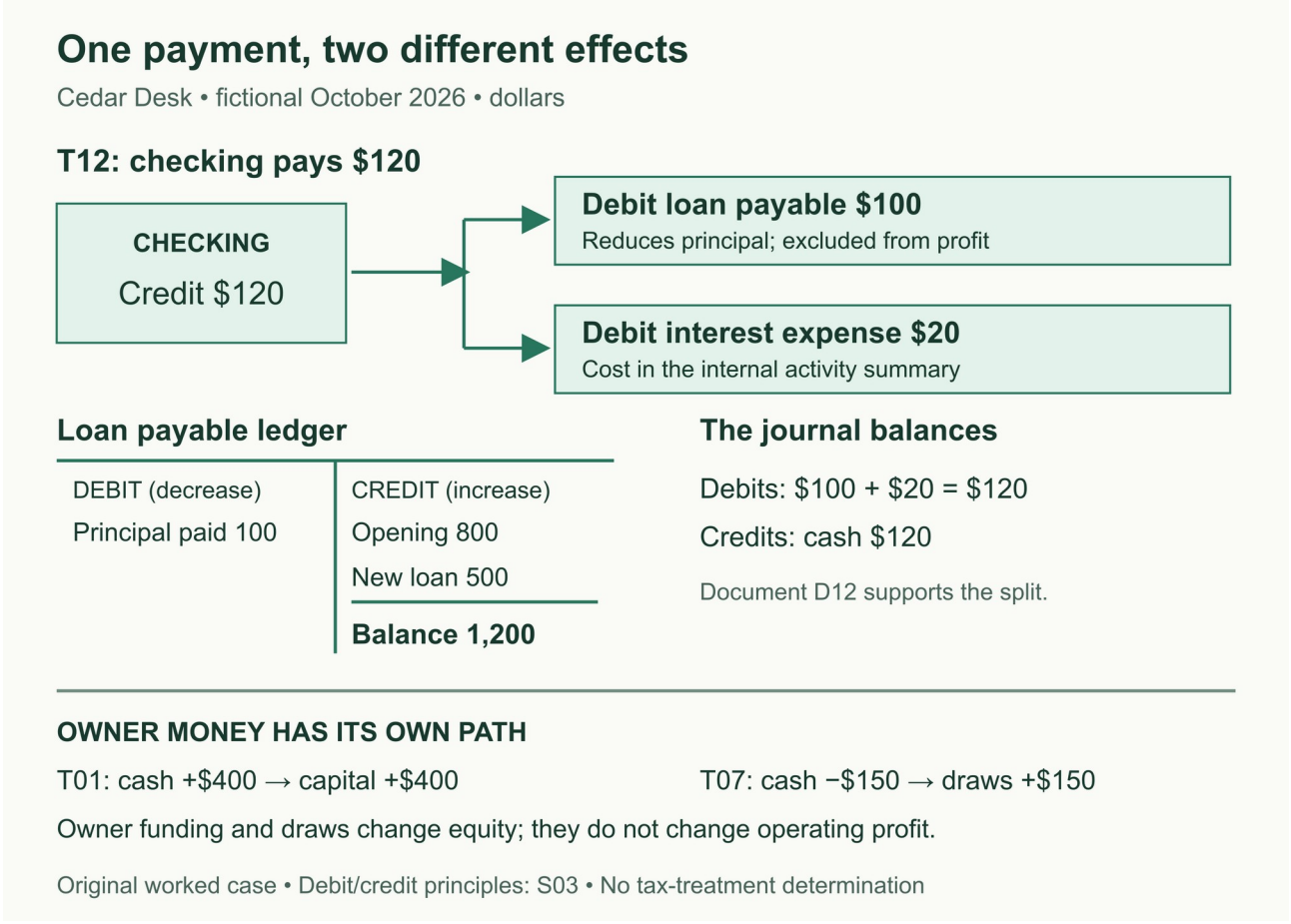
The $120 payment uses three journal lines because its document identifies two different effects. Only $20 enters this internal expense summary. The $100 principal reduces debt, leaving $800+$500−$100=$1,200 due. No balance is invented to make the payment fit. If the split were not supported, keep the issue open for the lender statement or qualified reviewer rather than calling all $120 interest.

Keep the bank only adjustment separate

The statement later identifies T15/D15, a $15 bank service fee dated October 31. Record it during reconciliation: debit Bank fees $15 and credit Checking $15. The final journal contains 15 unique

October entries plus O00, and the final checking balance is $3,555. Do not enter the fee twice if it already appears in a genuine imported ledger.

Use a stable transaction ID for a multi-line entry and compare the sum of its debits to credits. Keep the source reference, preparer and review status. The worksheet's signed cash column is a convenience for checking cash movement; it does not replace the non-cash account lines or the evidence. A complete practice answer includes both the journal and a reason for each classification.



Original fictional ledger geometry: loan payment 120=principal 100+interest 20; principal and owner transfers stay outside internal operating profit. Debit/credit mechanics supported by S03; original case, not a source reproduction.

Practice

A $500 deposit is posted debit Checking and credit Service revenue. Debits equal credits. Is it correct?

Worked answer

No. D08 identifies borrowed principal, so the credit belongs to Loan payable. Correct the classification with an approved traceable entry or documented pre-release revision. Cash remains correct but revenue and liabilities are wrong. Balance alone is not evidence of correct coding.

Sources: S03, S01. Full links and limits are in the source register.

L07 Review imports duplicates and unresolved items

Work the complete client month. Study and exercise allowance 40 minutes.

Produce: A reviewed import register and two resolved exceptions

Use forms F07.

Treat a feed as evidence to match

The selected workflow uses a small local journal, not a live bank connection. A bank CSV can help compare activity, but a real client file must keep the statement and supporting records. Merchant descriptions do not prove whether an outflow is personal, a loan repayment, a duplicate or an ordinary cost. The fictional raw import contains one repeated $900 service receipt labeled R05 b in addition to R05. Both represent the same October 8 bank event and D05; only T05 belongs in the journal.

Review the full statement period and account identity before matching. Count and total the imported lines, retain the original file unchanged, and track each row as matched, excluded duplicate, unresolved or outside scope. Match on date, amount, direction, reference and evidence. Same amount alone is weak: two legitimate $80 costs could exist. A duplicate needs a shared event identity, not a convenient desire to reduce a difference.

Work the duplicate before it reaches reports

If R05 b has not been posted, mark it excluded duplicate of R05/T05 with a reason and reviewer. Preserve the raw row; do not erase the evidence that the import was reviewed. If it was posted, the draft checking balance would be $4,470 before the bank fee, or $4,455 after it. Service revenue would also be overstated by $900. Remove or reverse the duplicate through the controlled correction process, record the affected totals and rerun all related checks.

The correct unadjusted cash is $3,570, adjusted cash $3,555 and gross service receipts $2,500. A $900 difference should lead to targeted investigation, but its size is only a clue. Do not assume every difference equal to a visible receipt is a duplicate. Compare the actual records. Deliberately inject this duplicate into a copy of the practice file and ask another person to locate it without seeing the answer key.

Resolve questions with facts not reassurance

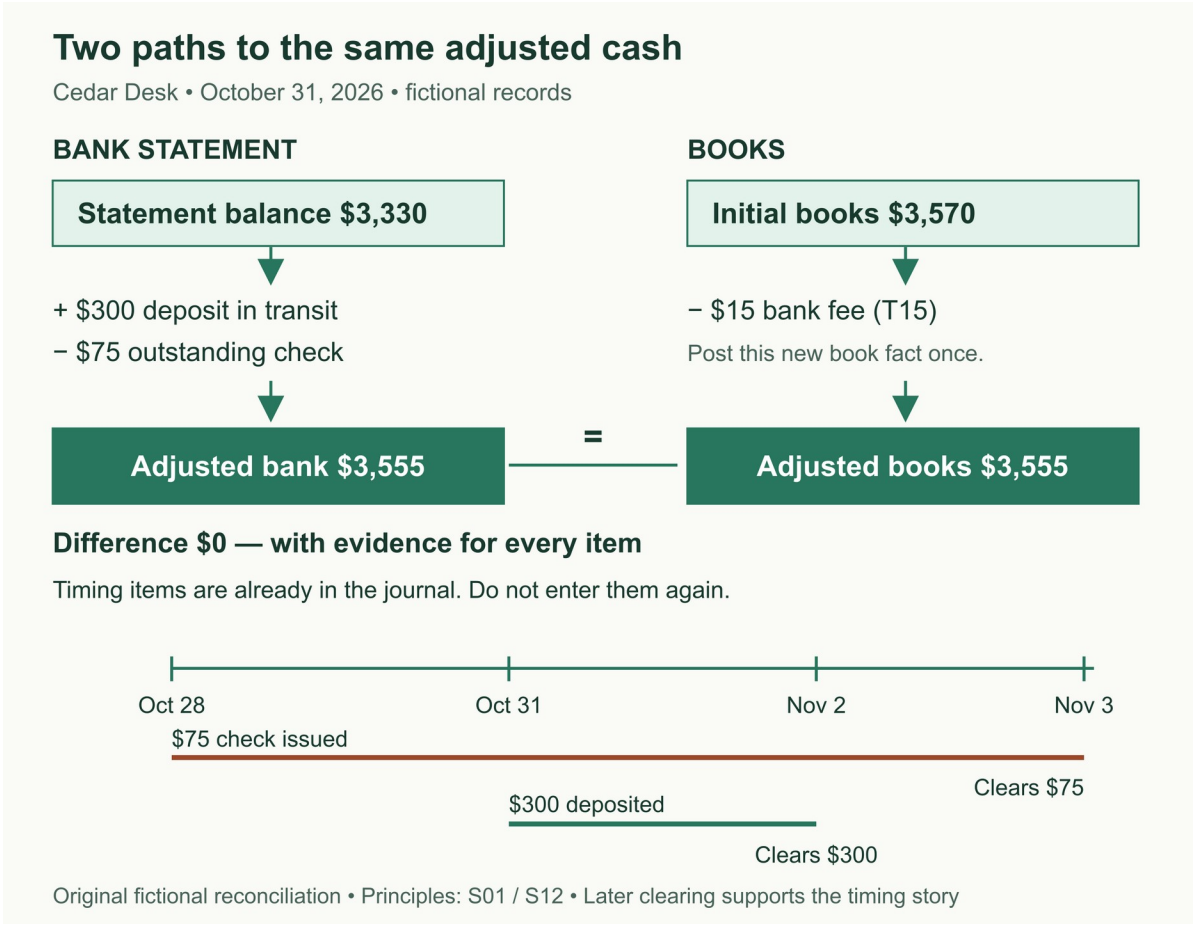
The base exceptions are Q01, owner draw status for T07, and Q02, the principal/interest split for T12. The fictional owner confirms the $150 personal draw on November 4 using the verified channel; the fictional lender statement shows $100 principal and $20 interest. Update the question log to resolved, retain evidence IDs D07 and D12, identify who reviewed the answer and rerun the internal reports. Do not delete the questions merely because they are now resolved.

For an unresolved branch, suppose D12 is absent. The $120 cash payment is known, but its allocation is not. Label the working split provisional and identify that loan principal and profit are not final. Do not release a completed close with an unexplained plug. Ask for the needed document and explain the schedule effect. A response deadline is useful; it does not transform silence into support.

Review totals and scope together

Compare opening to closing balances, look for negative or unexpected account totals, inspect owner transactions and debt, and verify that all 15 unique activity items are supported. Then ask whether the actual activity still fits the offer. A new card account, withheld tax, unidentified customer deposit or processor settlement changes the record map and may exceed your competence or scope. Quote separately or refer, with the partial status clear.

Keep a compact exception list in the final packet even if all base issues were resolved: question, answer, document, reviewer, date and effect. This is useful evidence of the work, not a promise that every error or fraud has been detected. Recordkeeping requires understandable support [S02]; this exercise's extra controls are an original workflow for the limited fictional month. Your own fresh practice must show that you can follow them without forcing the answer.



Original fictional October reconciliation and November clearing timeline; only the 15 dollar bank fee is a new book entry. Principles S01/S12. Case evidence is invented.

Practice

The $900 receipt appears twice in a CSV with different import-row IDs. Can both be posted because the IDs differ?

Worked answer

No. Import-row IDs identify rows, not necessarily separate business events. Compare the actual event reference and D05. Here R05b duplicates R05, so retain it in the import log as excluded and post T05 once. If already posted, document the correction and rerun cash and revenue totals.

Sources: S02. Full links and limits are in the source register.

L08 Reconcile the bank without an unexplained adjustment

Work the complete client month. Study and exercise allowance 50 minutes.

Produce: A zero-difference reconciliation with subsequent-clearing evidence

Use forms F08.

Compare two complete records

A reconciliation explains the difference between book cash and the bank's statement balance at the same date. It is not a comparison with today's bank app balance. Cedar Desk's full October statement starts at $1,000 and ends at $3,330. It includes all posted items except T13, the $75 check not yet cleared, and T14, the $300 deposit not yet processed. It also includes T15, the $15 service fee not yet in the initial journal. These are fictional bank facts supplied for the exercise.

Match every statement item to one unique journal entry and mark its clearing reference. The statement has 13 transactions: twelve matched entries T01–T12 and the $15 fee. T13 and T14 are absent from that statement, so they remain timing items. Statement deposits total $3,100 and withdrawals $770: $1,000+$3,100−$770=$3,330. The pre-adjustment books contain $3,400 deposits and $830 withdrawals: $1,000+$3,400−$830=$3,570. Check totals first to catch arithmetic or period errors before investigating differences.

Work both sides and record only new book facts

On the bank side start at $3,330. Add the $300 deposit in transit because the books already include it but the bank does not. Subtract the $75 outstanding check because the books already deduct it but the bank has not. Adjusted bank cash is $3,330+$300−$75=$3,555. On the book side start at $3,570 and subtract the $15 fee omitted from the journal. Adjusted book cash is $3,555. The reconciliation difference is zero.

Post only the supported missing book item: T15 debit Bank fees $15, credit Checking $15. Do not post the deposit or check again; their existing entries caused the timing difference. The source chapter distinguishes items already journalized from new bank-only facts needing entries [S12]. The figure's two paths make the different actions visible. Keep the initial book balance as evidence rather than overwriting it with the final result.

Test the timing story

An item is not a timing difference simply because you want it to be one. Inspect the original check and deposit documents, dates and amounts. Obtain later clearing evidence through the approved route. In this fictional case, the $300 deposit clears November 2 and the $75 check clears November 3 at the exact original amounts. Record those references on October's reconciliation. Do not put their November clearing events into October's journal as new revenue or supplies expense.

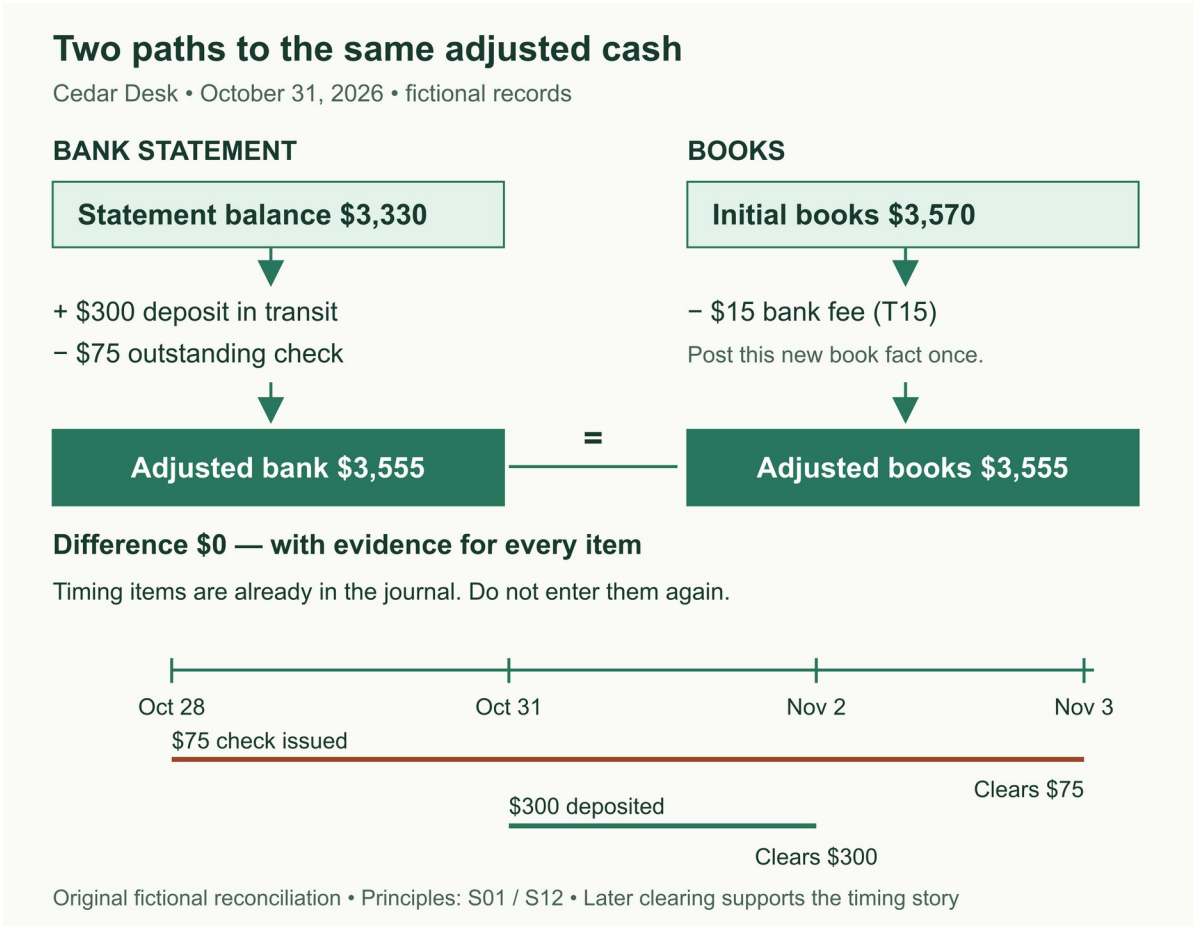
If a deposit never clears or a check remains unexplained, carry it forward visibly and investigate with the owner and bank as appropriate. An old unpresented check is not automatically income, and a missing deposit is not an expense to plug. A bank error belongs in a documented inquiry; do not edit the statement. Preserve an unresolved result until evidence supports a correction. A reconciliation can reach zero with an incorrect story, so later evidence and review matter.

Document the completed result

F08 names Cedar Desk, checking identifier CD-01, October 31, opening support, $3,330 statement balance, $3,570 initial books, two timing items, T15, both adjusted $3,555 balances, preparer/reviewer and dates. Attach the statement references and later clearing notes. A reviewer should recompute arithmetic from the original amounts without relying on the preparer's final total.

Never use an unexplained adjustment to meet a deadline. If the difference is $15, investigate a fee, missing entry, transposition, wrong sign, duplicate or period mismatch; do not presume a fee merely

because the difference is small. IRS reconciliation guidance supports comparing deposits and checks and updating unrecorded charges [S01]. Here a completed result requires both zero difference and evidence for every item.



Original fictional October reconciliation and November clearing timeline; only the 15 dollar bank fee is a new book entry. Principles S01/S12. Case evidence is invented.

Practice

A learner adds the deposit in transit to both the bank side and the journal. What happens?

Worked answer

The bank-side adjustment is correct, but the second journal deposit duplicates T14 and overstates cash and revenue by $300. Keep T14 once; add $300 only on the bank reconciliation. Post the $15 fee because that is the new book fact. Correct adjusted cash is $3,555.

Sources: S01, S12. Full links and limits are in the source register.

L09 Close the month and explain profit versus cash

Work the complete client month. Study and exercise allowance 45 minutes.

Produce: A balanced trial, internal activity summary and cash bridge

Use forms F09.

Prove the journal accumulated correctly

After T15, debit balances are Checking $3,555; Owner draws $150; Service refunds $100; Supplies expense $155; Rent expense $200; Software expense $45; Utilities expense $60; Interest expense $20; and Bank fees $15. Credits are Loan payable $1,200; Owner capital $600; and Service revenue $2,500. Total debits and credits are each $4,300. Owner capital includes the opening $200 and October's $400 contribution. Debt includes opening $800, new principal $500 and repaid principal $100.

Prepare the trial from account totals rather than typing its target. Check that each journal line reaches one account, each entry balances, and the opening is included once. Inspect classifications too. A balanced trial does not prove a cost is supported, in the right period or correctly classified. Do not close revenue into equity with a manual month-end plug merely to finish this teaching sheet; retain the month totals and a clear equity rollforward.

Write the internal activity summary

Gross service receipts are $600+$900+$700+$300=$2,500. Subtract the supported $100 refund for net service revenue $2,400. Costs on this limited management basis total $495: supplies $155, rent $200, software $45, utilities $60, interest $20 and bank fee $15. October internal profit is $1,905. Label the period, basis and intended owner-management use. Do not call it tax return income or a lender-certified statement.

The $400 owner contribution and $500 borrowed principal are not service revenue. The $150 draw and $100 principal repayment are not operating expenses. Classify by supported meaning rather than whether money entered or left the bank. The $400 Harbor Ledger fee is paid in November after this October period; it is not missing from October's selected cash activity. Its later client bookkeeping and tax treatment are outside this client-month exercise.

Bridge the difference in ordinary language

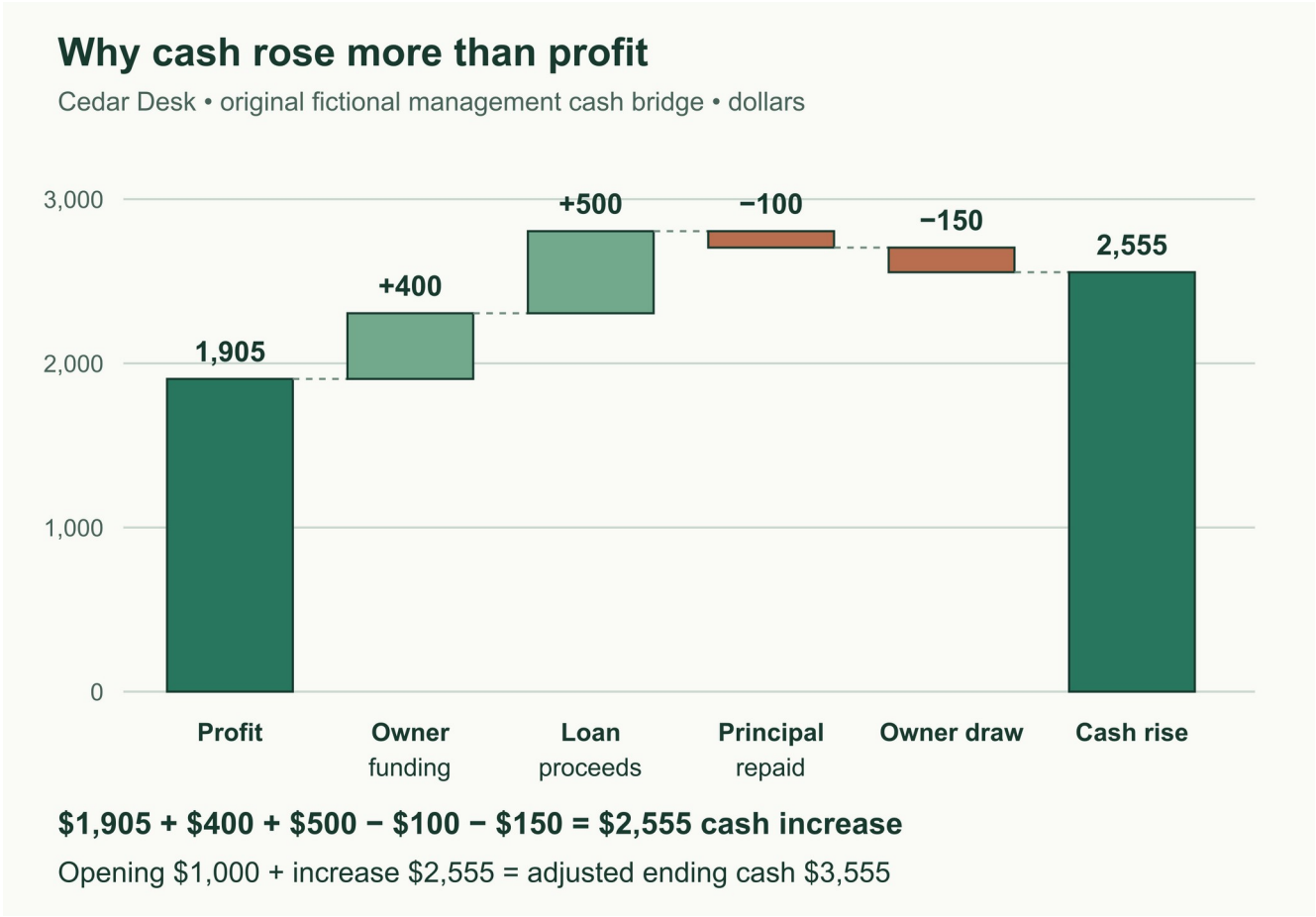
Cash increases by $3,555−$1,000=$2,555. That is $650 more than the $1,905 profit. Bridge the difference: profit $1,905, plus owner funding $400, plus loan proceeds $500, less principal repaid $100, less draw $150, equals $2,555 net cash increase. Add opening $1,000 to reach $3,555. Use adjusted book cash, not the $3,330 unadjusted statement ending balance.

Month-end financial position is cash $3,555, loan principal $1,200 and owner equity $2,355. Equity is opening $200+$400 contribution+$1,905 profit−$150 draw=$2,355. Thus assets $3,555 equal liabilities $1,200 plus equity $2,355. Explain that the bank increase partly reflects borrowing and owner money. None of these figures is a forecast, take-home pay or a suggestion to withdraw the balance.

Review before marking complete

Check source inventory, 15 unique posted items, duplicate exclusion, two resolved questions, balanced trial, zero-difference reconciliation and report agreement. Verify later clearing notes. Compare every visible total to the journal, not a copied summary. A factual observation is: receipts after refund were $2,400, supported costs $495, and cash also benefited from $900 of owner and loan funding. Do not invent why sales changed or what next month will earn.

If a material classification remains unsupported, release only a clearly identified draft with its effect and required action. A deadline is not evidence. A completed month is a repeatable result another reviewer can trace from source to journal, reconciliation and explanation. Prepare a fresh practice variation before relying on this skill with real records. Your reviewer should ask why the numbers mean what you say, not merely check that totals look familiar.



Original fictional management cash bridge, separate from bank timing and Harbor Ledger service economics. Limited cash-basis case; no tax or GAAP statement claim.

Practice

Why is the $2,555 adjusted cash increase larger than $1,905 profit?

Worked answer

Owner funding $400 and borrowing $500 add cash without revenue. Principal repayment $100 and owner draw $150 use cash without reducing operating profit. Their net effect is +$650: $1,905+ $650=$2,555. Timing differences explain the bank statement comparison separately.

Sources: S03, S12. Full links and limits are in the source register.

L10 Estimate the complete service cycle before setting a fee

Estimate, confirm and deliver. Study and exercise allowance 40 minutes.

Produce: An independent estimate separate from client books

Use forms F10.

Cost the actual full cycle

Build your estimate before looking at the fictional $400 price. Harbor Ledger's invented remote cycle is: screening 25 minutes; client-specific scope check 20; estimate/approval 20; access/onboarding 40; record inventory 45; journal review/posting 80; questions/evidence 40; reconciliation 40; internal

schedules/review 35; owner call 20; invoice/delivery 15; archive, restore check and reset 20; used follow-up 20. The sum is 420 minutes, seven hours. Remote work has no travel legs. A separate unused 60-minute scheduling buffer is not worked or billed time.

These are teaching assumptions, not standard times. Initial training, business setup and competence work need a separate startup/capacity plan. The 20-minute scope check is client-specific, not a claim that the whole business can be researched in twenty minutes. Campaign preparation stays separate from order-specific inquiry and delivery, so the same activity is not valued twice.

Use cash and economic views

At an invented $30/hour owner value, labor is $210. The authorized client-specific records-copy charge is $10 cash. Already-owned computer allocation is $8. Overhead allocation is $32: $20 of previously paid shared secure-work subscriptions and $12 of general insurance/admin capacity. There is no stock, new equipment or vehicle use. The planning payment fee is invented at 3% plus $0.30 on one $400 receipt, or $12.30. It names no provider and is not a current quoted rate.

Total economic cost is $10+$8+$32+$210+$12.30=$272.30. Price $400 less cost leaves $127.70 before reserve. Designating $20 of bank cash leaves a management remainder of $107.70. Labor and allocations are planning values, not additional cash withdrawals. A reserve is not an expense or tax deduction. This contribution is not accounting net income or personal take-home pay. Round owner value to cents before computing the remainder.

Reconcile cash without paying twice

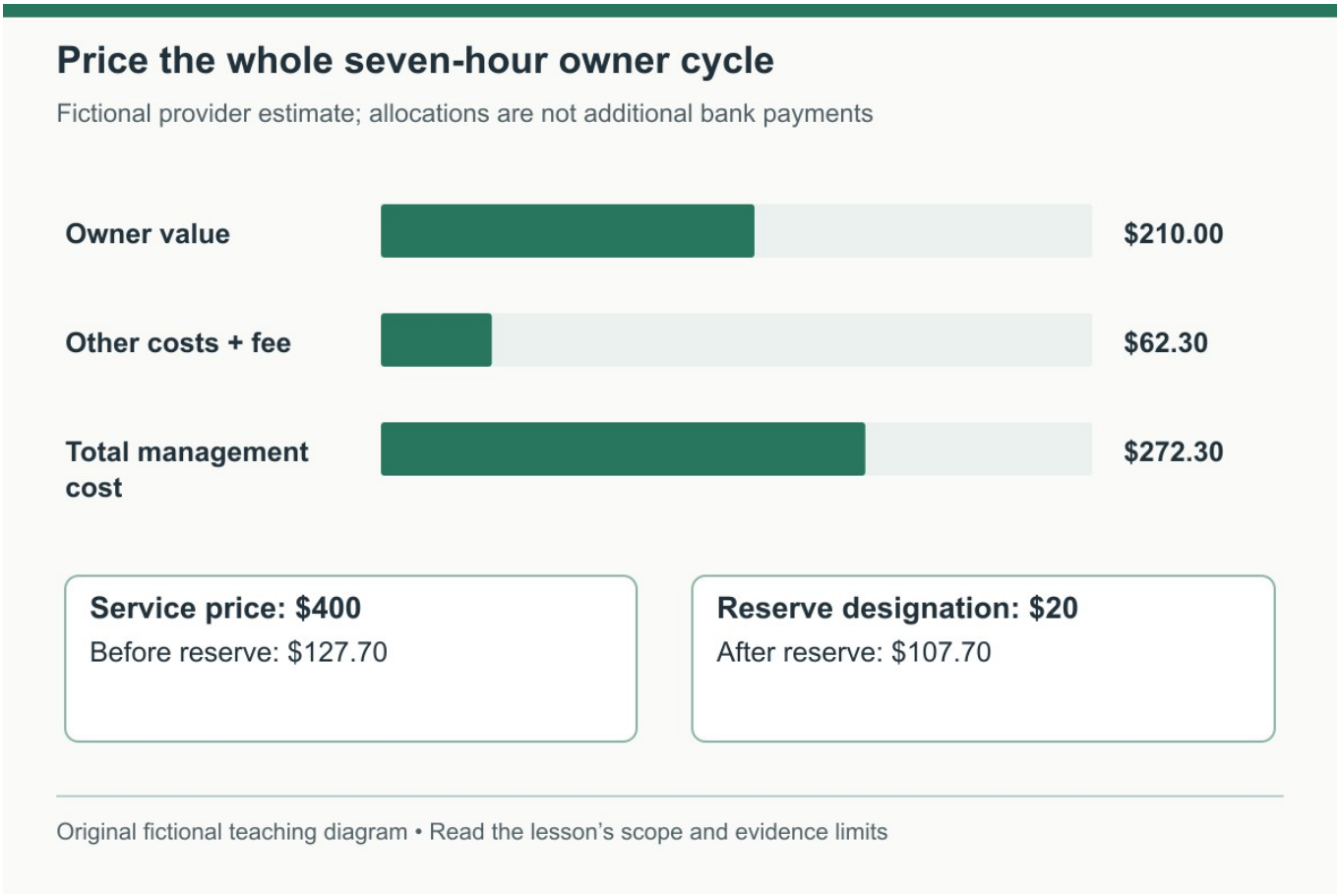
Harbor Ledger starts this job cash illustration with $1,000, receives $400, pays the $10 job cost and $12.30 processing, and draws $100: ending cash $1,277.70. No stock or equipment purchases occur. Shared subscriptions were paid before this opening balance, so their $20 allocation is not another job cash deduction. A full business month budget must include actual subscription payments in their payment period. The $8 computer allocation does not purchase it again.

The teaching invoice has $400 pretax service and $0 customer sales tax under the bounded Washington assumption, total $400. The actual modeled receipt is $400 with $12.30 fee; no separate processor bank debit is also deducted. If real fees debit later, record that timing rather than deducting an embedded fee twice. Keep these Harbor Ledger numbers out of Cedar Desk's October journal.

Freeze a baseline and test viability

After independent checking, freeze the accepted November 2 baseline: price $400, 420 minutes, total cost $272.30. Later input changes must not rewrite that comparison. If time becomes 600 minutes and job cash $25, the same fee leaves $22.70 before reserve and $2.70 afterward. L13 works that adverse branch. Low visible cash cost does not prove profitability.

Before quoting, compare your evidence-based estimate with customer value, competence, acquisition cost and capacity. If accurate work cannot fit the price, revise the offer or wait. Do not remove checking steps to manufacture a margin. Check actual tax and payment terms separately. Every commercial rate here is invented; investigate your own costs without interpreting the example as a market-price guide.



The seven-hour fictional provider cycle values owner work at $210. Full cost $272.30 leaves $127.70 before a separate $20 reserve designation.

Practice

What happens if you deduct the $20 subscription allocation again in job cash?

Worked answer

Cash is understated by $20 because the shared payment occurred before opening cash. Keep its economic allocation and record the actual subscription payment once in the period paid. The defined ending job cash is $1,277.70.

Sources: S07, S08. Full links and limits are in the source register.

L11 Write a precise estimate and fictional confirmation

Estimate, confirm and deliver. Study and exercise allowance 30 minutes.

Produce: A full scope, price and approval specimen

Use forms F11.

Confirm before receiving records

A useful confirmation answers who, which period/account, what evidence, when, price and what changes when facts change. State the basis and owner-management use, not only file formats. Identify who supplies records, answers questions and retains payment authority. Historical repairs should not

enter through “get everything up to date.” The agreement must fit actual law and circumstances; this is a teaching specimen, not a guaranteed legal form.

Separate estimate from authorization. Price validity can be limited while acceptance depends on intake. Record the authorized person's name, date, version and scope. A friendly inquiry is not approval of a paid package. Fictional approval demonstrates a record, not learner competence or permission for real work. Keep estimates, accepted terms and subsequent changes together.

Read the complete filled specimen

Fictional estimate HL-2026-101, issued November 1, 2026, valid through November 5. Sender: Harbor Ledger Bookkeeping, Maya Reed, fictional Seattle home-office operator, hello@harborledger.example.invalid. Customer: Cedar Desk Services, authorized owner Alex Chen, alex@cedardesk.example.invalid. Period: October 1–31, 2026; checking CD-01; supported September 30 opening packet; up to 15 unique transactions. Included: source inventory, supported journal/classification, one bank reconciliation, internal cash-basis activity and cash/equity schedules, exceptions list, one 20-minute owner review, secure delivery and one used follow-up. Records due November 4; target delivery November 10 after complete supported records.

Excluded: historical cleanup, tax advice/filing, payroll, payment execution, inventory, additional accounts, processor clearing, external statements, audit, review and compilation services. Price: $400 service, $0 customer sales tax under the selected Washington teaching assumption, total $400. The records-copy charge is Harbor Ledger's included cost, not a surprise extra. Payment due November 10 after delivery through the separately verified method; owner retains business payments and passwords. No payment instruction is supplied here.

Give changes cancellation and correction a route

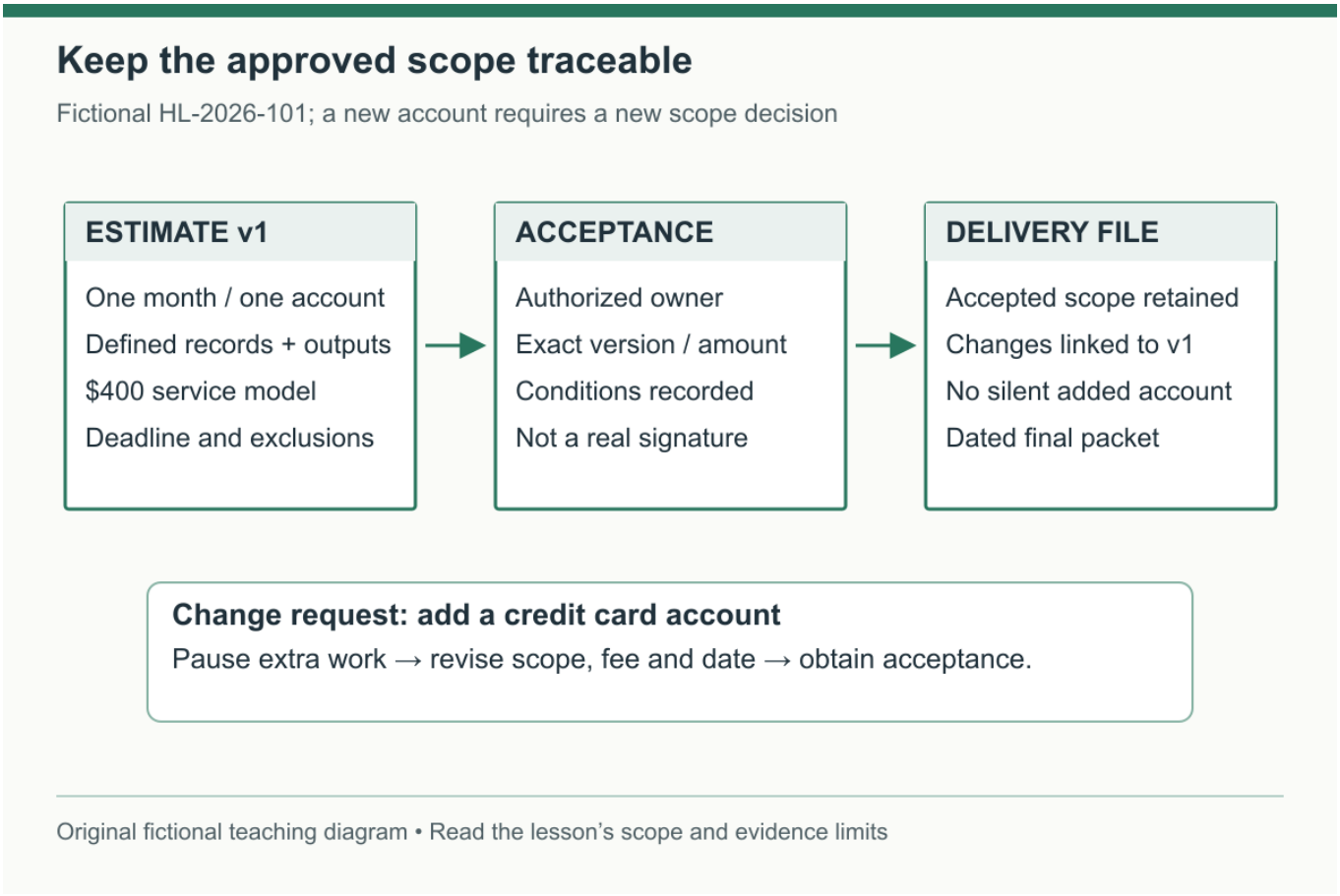
Specimen terms: “Late or missing evidence changes the target delivery date; we will identify gaps and propose a revised date. Extra scope requires written fee, scope and timing acceptance before work. No automatic overage or deemed acceptance applies. Cancel before work starts without a service charge. After work starts, only a separately agreed amount for completed work is billable; if none is agreed, pause and resolve rather than invent a cancellation fee. We correct our supported entry/arithmetic errors within scope without extra fees; new client facts and historical repair require a change discussion. Notify us promptly through the verified contact. One follow-up is planned November 12. Retention, sharing and secure handoff follow the completed access record.”

Fictional status: Alex Chen accepted HL-2026-101 version 1 on November 2, 2026, for teaching only. Harbor Ledger confirmed record conditions November 4. No actual contract, permission or payment exists. Put the disclosure next to the specimen; do not leave it in an appendix. Actual service terms require review for the real location and facts.

Compare scope with cost

Every included activity must fit the 420-minute schedule and $400 model. The call, archive and used follow-up appear in both. If your cost assumes perfect records while the confirmation promises unlimited cleanup, rewrite before acceptance. Retain versions so a reviewer can tell what was agreed.

Use F11 to inspect the full filled specimen, then prepare a neutral future draft for appropriate review. Do not send it, collect real records or present the fictional business as real. Actual operating readiness, legal terms, secure access and competence remain separate evidence-based decisions. A precise confirmation makes later changes manageable; it does not make an unsuitable client suitable.



Link the exact estimate, actual acceptance and delivery version. A requested additional account changes scope; it is not silently absorbed by the original fee.

Practice

The customer approves $400 but adds a credit card account in the reply. Is scope unchanged?

Worked answer

No. Clarify the changed work and provide a revised estimate, fee/date effects and exclusions before extra access or processing. Retain versions and obtain acceptance of the final scope.

Sources: S04, S09. Full links and limits are in the source register.

L12 Deliver the packet and close the relationship loop

Estimate, confirm and deliver. Study and exercise allowance 35 minutes.

Produce: A handoff, receipt, correction route and recoverable archive

Use forms F12.

Release traceable records

The fictional release packet CD-2026-10 v1, dated November 10, contains source inventory, 15-entry journal plus opening, account totals/trial, reconciliation and timing evidence, internal activity summary, cash/equity bridges, resolved question log and owner actions. Name the period, basis, internal-

management use, preparer and status on each schedule. A profit number alone is easy to misunderstand and hard to trace.

Use a minimum necessary notification and the verified protected route for the packet. Check recipients and permissions before release. Do not share with a new adviser until the owner authorizes it through the established process. Retain the released version and an export that opens independently. A backup that cannot restore its totals or source references has failed the recovery test.

Use a plain factual message

Fictional unsent handoff: “Alex, October packet CD-2026-10 v1 is ready through the agreed secure route. Net service receipts were $2,400, supported paid costs $495 and internal profit $1,905 on the limited cash basis described. Adjusted checking is $3,555. The statement ending balance is $3,330. The $225 gap to adjusted checking of $3,555 equals the $300 deposit in transit less the $75 outstanding check; both later cleared. Owner funding and loan activity explain why cash rose more than profit. Q01 and Q02 are resolved with references. Please confirm receipt and review the owner actions before our 20-minute discussion.” Producing this course sends no message.

During the call, ask the owner to explain the $650 difference between profit and cash increase. Correct misunderstandings without tax or withdrawal advice. Ask about new accounts or omitted activity. New evidence requires a dated revision and explanation, not a silent edit. Refer tax and external-reporting decisions to an appropriately qualified professional. Record who attended and the agreed actions rather than treating the call as a generic completion tick.

Finish commercial and record work

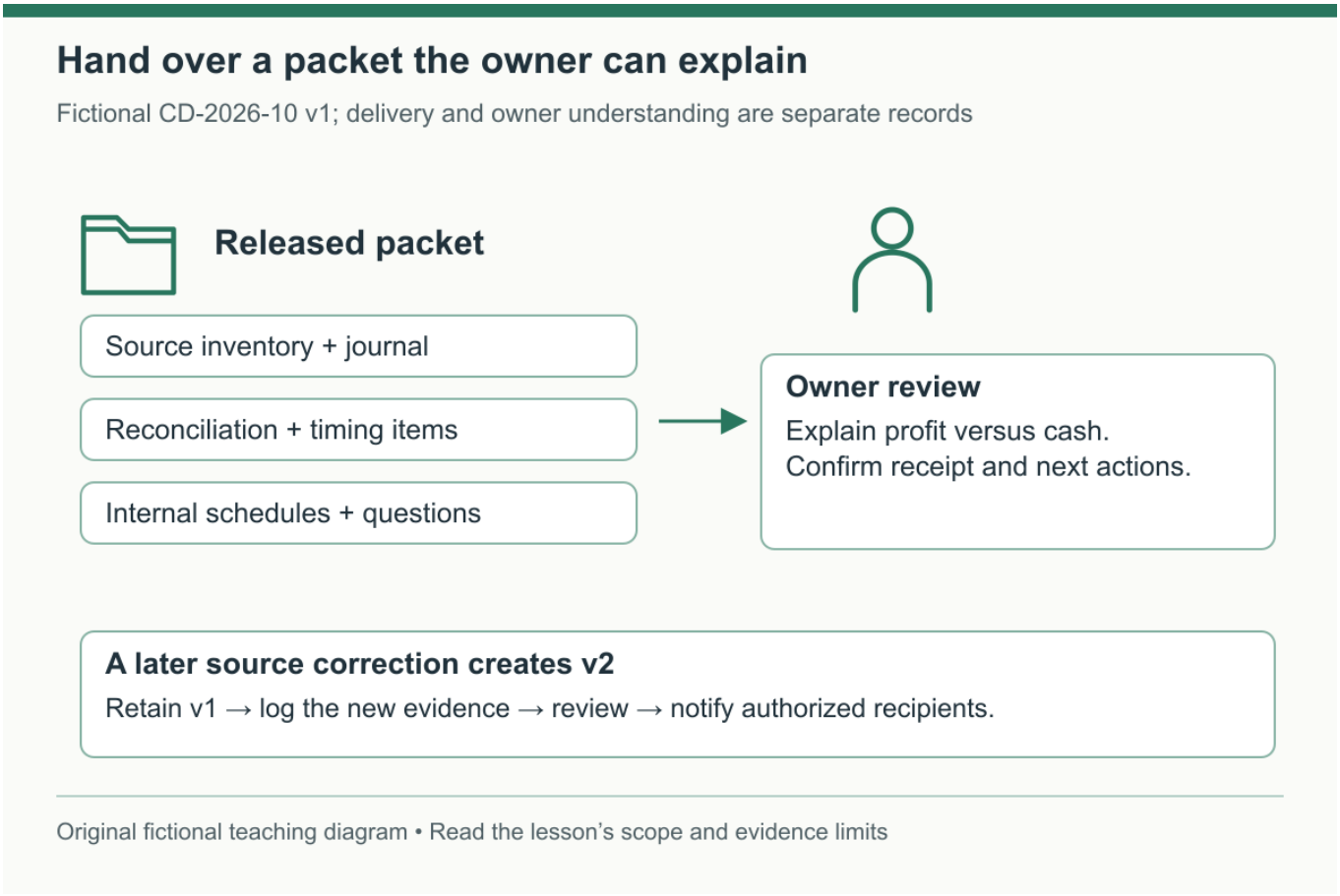
Harbor Ledger's fictional $400 invoice is paid November 10; the invented fee is $12.30. Record them only in Harbor Ledger's business example. Obtain delivery receipt, retain accepted scope and invoice version, and compare actual time to the 420-minute baseline. Job cash ends at $1,277.70 after $10 job cost, processing and $100 draw. The $20 reserve stays within cash, not a second expense.

The used November 12 follow-up confirms that the owner opened the packet and understands the timing items. No new correction is needed in the base. Archive the final packet, preserve raw records, test recovery and reset approved access/reminders for next month. The case assigns 20 minutes to archive/restore/reset and 20 to used follow-up. Neither disappears because journal entry is finished.

Make later changes visible

For a later corrected source, log receipt date, old and new facts, evidence, affected entry, schedule version and notice to authorized recipients. Distinguish bookkeeper error from new facts because the confirmation gives different correction/change routes. Do not delete source records to make the old answer look right. If a filed return or external user is affected, refer the appropriate decision promptly.

Agree next month's deadline only after assessing actual performance and capacity. Any public testimonial must reflect a real authorized experience without exposing financial information; there is no invented review here. Repeat business is not assumed to make poor pricing work. A complete cycle includes understandable records, commercial receipt, supported close status and a recoverable archive. FTC's data lifecycle principles remain relevant to retained copies as well as incoming records [S09].



The owner receives source-linked schedules and an explanation of cash versus profit. Later evidence creates a traceable revision instead of overwriting v1.

Practice

A corrected loan statement arrives after release. Should you overwrite the old packet?

Worked answer

No. Retain v1, log the evidence/effect, prepare and review a necessary journal correction and schedules, release v2 with a clear change note through the verified route, and notify authorized recipients who need the affected figures. Seek qualified review when treatment exceeds scope.

Sources: S09, S10, S11. Full links and limits are in the source register.

L13 Cost a late record month and a no sale outcome

Handle adversity and prove readiness. Study and exercise allowance 35 minutes.

Produce: Separate adverse outcomes with cash and economic effects

Use forms F13.

Preserve the successful baseline

The base remains $400, 420 minutes, $10 job cash, $8 computer, $32 overhead, $12.30 processing, $127.70 contribution and $107.70 remainder after $20 reserve. Put adverse facts in a separate column.

Record trigger, decision, added work, price authority and final state. Do not edit the original estimate to make it seem accurate.

In the late-record variant, loan and deposit evidence arrive after the deadline. Harbor Ledger holds the completed-close status, notifies Alex November 5 and revises the target to November 15 conditional on support. No extra fee is approved. Harbor Ledger explicitly absorbs this one month as service recovery, not a continuing promise of unlimited cleanup. It issues no completed packet while classifications or timing remain unsupported.

Count every extra activity

Extra time is re-inventory 30 minutes; request/verify evidence 30; investigate timing/allocation 45; rework and independently check 30; rescheduled owner discussion 20; redelivery, archive and follow-up 25. Additional 180 minutes brings full cycle to 600 minutes, ten hours. Another $15 authorized records-copy cost raises job cash from $10 to $25. Computer and overhead allocations stay $8 and $32 because the defined variant uses the same period resources; revise if actual resources change.

Owner value is $300 at the invented $30/hour. Total economic cost is $25+$8+$32+$300+ $12.30=$377.30. Same $400 price leaves $22.70 before reserve and $2.70 afterward. Cash is $1,000+ $400−$25−$12.30−$100=$1,262.70. This is a finished variant only because evidence eventually arrives and the later reconciliation is checked. If it never arrives, status remains incomplete; a target number cannot change that.

Work the no sale branch

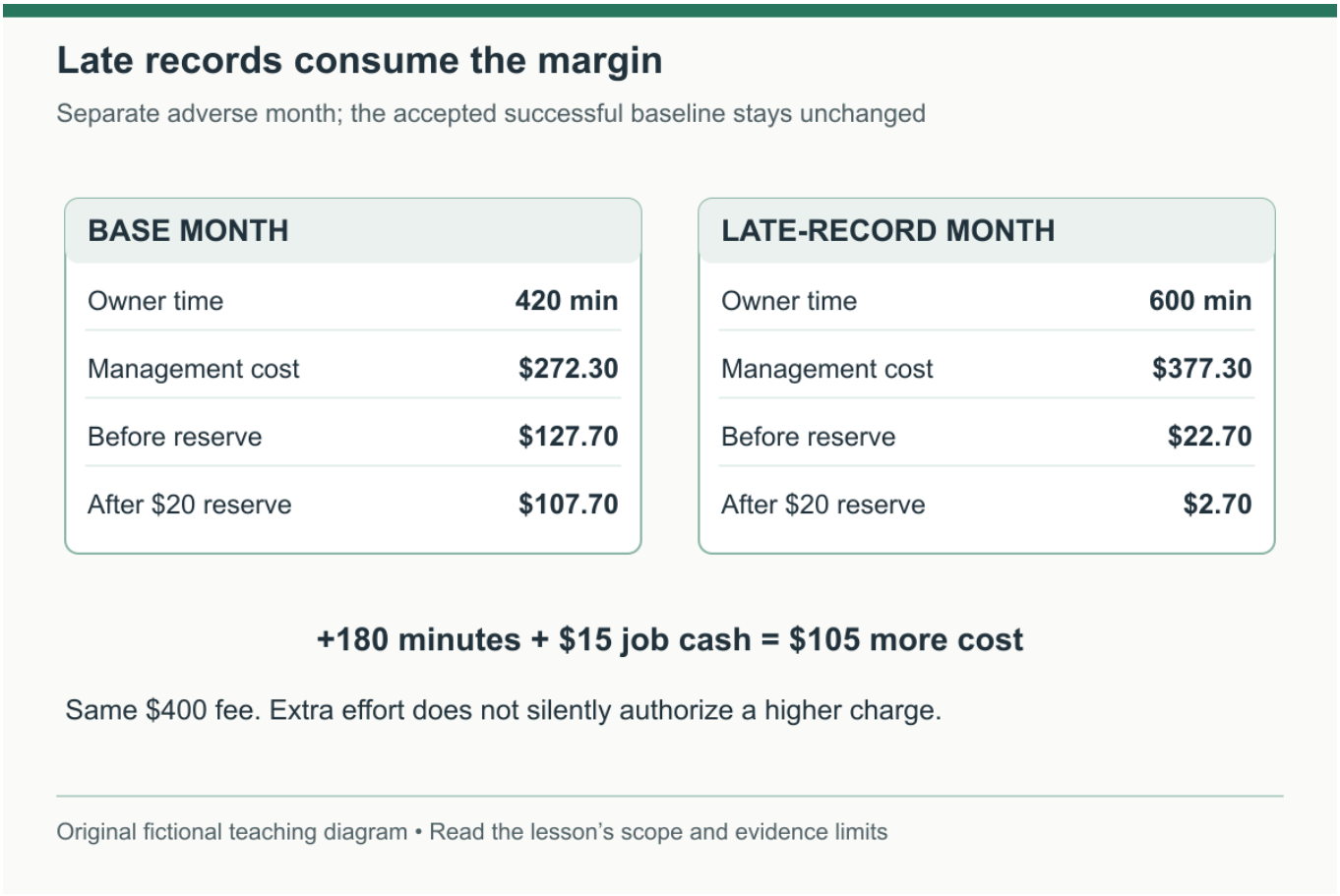
A separate fictional prospect has two unsupported years and requests tax filing and bill payment. Harbor Ledger declines after a bounded assessment without importing client records. Whole-cycle time is permission/response 15 minutes; fit call 25; scope/opening review using descriptions 25; written decline/referral categories 15; one requested follow-up 10; close/archive/reset 10. Total 100 minutes. Receipt, processing, job cash and draw are all $0. Allocate $2 computer capacity and $5 general overhead; owner value rounds to $50.00.

Economic loss is $57.00 with $0 cash movement. If this prospect also came from a campaign, apply attributable campaign costs without counting it as an acquired customer. A separate zero-booking version of the two-week campaign consumes $60 cash and $60 owner value: $60 cash loss and $120 economic loss, undefined CAC. Do not sum unrelated hypothetical branches into the successful case. A decline may protect the business and still consume time.

Change the next decision using the evidence

Late records support a tighter intake deadline, a complete-evidence check before closing, an assessment phase for uncertain openings and a pause/change route. They do not authorize guessing or adding an unapproved charge. Name the observed cause—missing loan evidence—rather than labeling a person difficult. Compare actual stages to the baseline to locate whether screening, estimate, process or client fit failed.

An owner may absorb a loss once, but capacity still costs money. Put $2.70 next to the original $107.70 and decide whether repeated late months are viable. Decline or revise future periods through a new agreement if evidence says they are not. Preserve professional communication without promising tax results, blaming clients for every delay or concealing an unfinished month. A no-sale log improves later estimates when it includes the entire response and closure cycle.



An additional 180 minutes and $15 cash increase the defined month's cost by $105. The same fee leaves only $2.70 after the unchanged reserve.

Practice

Does collecting $400 and increasing bank cash prove the late month made adequate profit?

Worked answer

No. Extra 180 minutes and $15 cash reduce contribution to $22.70 and post-reserve remainder to $2.70. Cash does not value owner labor or allocations. Compare separate baseline/adverse columns and revise future intake or pricing.

Sources: S08. Full links and limits are in the source register.

L14 Prove readiness on a fresh month and plan capacity

Handle adversity and prove readiness. Study and exercise allowance 40 minutes.

Produce: A fresh November practice month, reviewed exception decisions and a bounded readiness decision

Use forms F14.

Rehearse without the key

Use the separate Pine Note Studio November 2026 practice packet in this course and the practice-month folder. It is a new fictional business, period and set of amounts, not the taught Cedar Desk

October ledger with its labels changed. Read README.md, source_documents.csv, bank_statement.csv and import_rows.csv. Start with blank_journal_template.csv or your own clean ledger. The same packet and clean journal template appear in the workbook and course. Keep answer_key_journal.csv, answer_key_reconciliation.csv, ANSWER_KEY.md and the separate answer-key section closed until you have saved a dated first attempt.

Build a source inventory and supported opening journal. Review every import row before posting. The packet contains a duplicate export row and one bank debit whose purpose is unsupported; neither may silently become a second expense or an invented classification. One itemized document legitimately supports two different payments, so a repeated source ID is a review question rather than proof of duplication. Reconcile the statement population to posted events, identify month-end timing items and record supported bank-only facts once. Record an explicit held status and question for any remaining unsupported item.

Produce your own journal, trial balance, reconciliation, internal activity summary and profit-to-cash explanation before opening the key. Save the initial held attempt even if some arithmetic agrees. Then open only the answer-key follow-up evidence, assess what it supports and prepare a versioned revision. Compare your independently calculated final schedules with the complete key. Log every error, how it was detected and the control that should catch it. If the follow-up evidence were absent, the month would remain held; a published target cannot supply missing evidence.

Ask a competent independent reviewer to change one source and its corresponding bank fact, move a clearing date or add another unresolved item. Rebuild the result from those changed facts without retaining the published target. Explain why the duplicate row was excluded, why the two payments under a shared document were retained, and why an unresolved debit prevented release. A copied total does not demonstrate these decisions.

Require observable skills

Demonstrate a traceable source inventory; correct opening debt/equity; balanced unique entries; loan and owner classifications; supported duplicate decisions; a fully explained reconciliation; reports agreeing to journal; and a plain profit/cash explanation. Demonstrate a versioned correction and recovery test. Ask a competent independent reviewer to assess technique and decisions, especially unfamiliar treatments. This course awards no professional credential.

Demonstrate boundaries too: decline money movement, unsupported historical balances and external-reporting requests; protect data; verify an authorized contact; and hold release when evidence is missing. Customer approval proves none of these skills. If a fresh rehearsal fails, continue fictional practice and qualified instruction. Software features cannot replace the missing accounting knowledge or judgment.

Fit closes into the calendar

Use 420 minutes as an initial planning assumption, then replace it with observed comparable work. Three similar clients require 1,260 minutes, 21 hours, before business-wide marketing, administration, training, taxes, illness or overlapping deadlines. Three late variants require 1,800 minutes, 30 hours. Nine extra hours may fall in the same deadline week. Reserve uncommitted calendar capacity separately; unused buffer is not worked labor or service revenue.

Set intake windows, question deadlines, review time and handoff slots. Do not sell all available hours as processing. A colleague's work requires authorization, competence, data controls and cost; delegation does not solve a scope problem. Expand one dimension only when actual evidence and competent review support it. Inventory, tax work, payroll and payment execution remain excluded in this course.

Make the decision specific

Complete F14 as proceed to one bounded next step, continue practice, or revise/stop. Proceed requires the exact offer, review evidence, dated local checks, secure process, cost estimate and actual demand evidence. It never means ready for all bookkeeping. Continue practice names the next error scenario and reviewer. Stop preserves sunk time/cost honestly without inventing future sales to justify them.

Study allowances total 540 minutes, nine hours. Actual research, instruction, permitted practice, independent review and operating setup require additional variable time. Nine hours is not a beginner-readiness promise. The intended result is a demonstrated complete narrow workflow and honest decision record. Keep fictional client data, your service economics and actual customer evidence separate throughout the decision.

Fresh practice month source packet

Fresh practice month Pine Note Studio November 2026

All people, businesses, documents, dates and amounts in this packet are original synthetic teaching facts. No real customer data, tax return, bank connection or payment authority is involved. Use the same limited internal cash-management basis as the course, with no inventory, payroll, tax filing or external assurance.

Use the initial packet first. Build a unique source inventory and opening journal, review all 14 raw import rows, post only supported events, compare all 12 statement rows, investigate timing items and prepare your own schedules. Do not treat an import reference as proof that a new event occurred.

Use a clean copy of the 40-row journal template, adding rows if needed. Dates and amounts belong in their own columns. Put an explicit zero on the unused side of a completed journal line; leave unused rows blank. Assign a different line ID to each line and one entry ID to all lines of the same event.

The initial packet deliberately lacks support for one bank debit. Save a dated first attempt, the unresolved-item question and an explicit held release status before opening the separate key. Do not invent an expense or owner classification to force a zero difference.

After that attempt, read the key's new synthetic follow-up evidence. Decide whether the added evidence supports a revision, retain both versions and compare your own calculations with the key. If that evidence were not actually supplied in a real engagement, release would remain held. The answer key is not evidence for any real client.

Initial fictional source inventory

ID	Date	Source fact	Amount USD
N00	2026-11-01	Supported prior closing record: checking 850, loan principal 300 and owner capital 550. No other assets or liabilities.	850
N01	2026-11-02	Owner confirms a 250 transfer from personal funds as capital, with matching transfer record.	250
N02	2026-11-03	Receipt R31 and completed-service record support one customer receipt of 480.	480
N03	2026-11-06	One itemized workspace statement supports line A: rent 180 paid November 4, and line B: supplies 65 paid November 6. Two different payments, one document.	245
N05	2026-11-09	Receipt R32 and completed-service record support one receipt of 720. The same receipt appears twice in the raw export.	720
N06	2026-11-11	Owner confirms a 90 personal withdrawal; it is not a business operating expense.	90
N07	2026-11-13	Loan agreement and deposit record show new principal of 400, not service revenue.	400

ID	Date	Source fact	Amount USD
N08	2026-11-16	Credit note C04 and payment record support a 60 refund against earlier design services.	60
N09	2026-11-18	Lender statement splits the 84 payment into principal 80 and interest 4.	84
N10	2026-11-20	Utility invoice and payment record support 38 for November service.	38
N11	2026-11-27	Supplies invoice and issued check 208 support 55. Separate later-bank evidence shows the check cleared December 2.	55
N12	2026-11-30	Receipt R33 and deposit receipt support 210 for completed services. Separate later-bank evidence shows clearing December 1.	210
N13	2026-11-30	November statement explicitly identifies a 12 bank service fee not yet in the initial books.	12
Q01	2026-11-24	Statement and export show a 47 debit described as CARD 7419. No receipt or verified purpose is supplied in this initial packet. Ask the established owner contact; hold classification and release.	47

Fictional November statement: opening balance $850 on November 1; ending balance $2,124 on November 30. The statement is a separate source population. Later clearing evidence for N11 and N12 is supplied in the source inventory and is not a November statement transaction.

Fictional statement rows

Bank ID	Posted date	Statement description	Deposit USD	Out USD
B01	2026-11-02	Owner contribution	250	0
B02	2026-11-03	Completed design service receipt	480	0
B03	2026-11-04	Workspace rent, itemized line A	0	180
B04	2026-11-06	Office supplies, itemized line B	0	65
B05	2026-11-10	Completed design service receipt	720	0

Bank ID	Posted date	Statement description	Deposit USD	Out USD
B06	2026-11-11	Owner withdrawal	0	90
B07	2026-11-13	New loan proceeds	400	0
B08	2026-11-16	Supported customer refund	0	60
B09	2026-11-18	Loan payment: principal 80 and interest 4	0	84
B10	2026-11-20	Utility service payment	0	38
B11	2026-11-24	CARD 7419 — purpose not supported	0	47
B12	2026-11-30	Bank service fee	0	12

These are raw export candidates, not a posted journal. IMP06 repeats the same P05/R32 event as IMP05. Keep both raw rows for the audit trail, but do not post the receipt twice. IMP14 has no supported purpose and belongs in the open question log. The bank fee is identified from N13 during reconciliation.

Raw import candidates review before posting

Import ID	Date	Event ref	Doc ID	Description	In USD	Out USD
IMP01	2026-11-02	P01	N01	Owner contribution	250	0
IMP02	2026-11-03	P02	N02	Completed design service receipt	480	0
IMP03	2026-11-04	P03	N03	Workspace rent, itemized line A	0	180
IMP04	2026-11-06	P04	N03	Office supplies, itemized line B	0	65
IMP05	2026-11-09	P05	N05	Completed design service receipt	720	0
IMP06	2026-11-09	P05	N05	Second export copy of the same receipt R32	720	0

Import ID	Date	Event ref	Doc ID	Description	In USD	Out USD
IMP07	2026-11-11	P06	N06	Owner withdrawal	0	90
IMP08	2026-11-13	P07	N07	New loan proceeds	400	0
IMP09	2026-11-16	P08	N08	Supported customer refund	0	60
IMP10	2026-11-18	P09	N09	Loan payment: principal 80 and interest 4	0	84
IMP11	2026-11-20	P10	N10	Utility service payment	0	38
IMP12	2026-11-27	P11	N11	Issued supplies check 208	0	55
IMP13	2026-11-30	P12	N12	Completed design service deposit	210	0
IMP14	2026-11-24	X14	Q01	CARD 7419 — unsupported purpose	0	47

Portable blank_journal_template.csv has 40 clean lines, enough for this exercise without using its answers. This printed table is also reusable. Keep all raw sources, review decisions and questions outside the posted journal. Use the course chart: Checking; Loan payable; Owner capital; Owner draws; Service revenue; Service refunds; Supplies expense; Rent expense; Software expense; Utilities expense; Interest expense; Bank fees. Prepare a separate trial balance, bank reconciliation, profit-to-cash bridge and release note from your journal.

Clean learner journal no solution values

Line ID	Entry ID	Date	Doc ID	Account	Debit USD	Credit USD

Line ID	Entry ID	Date	Doc ID	Account	Debit USD	Credit USD

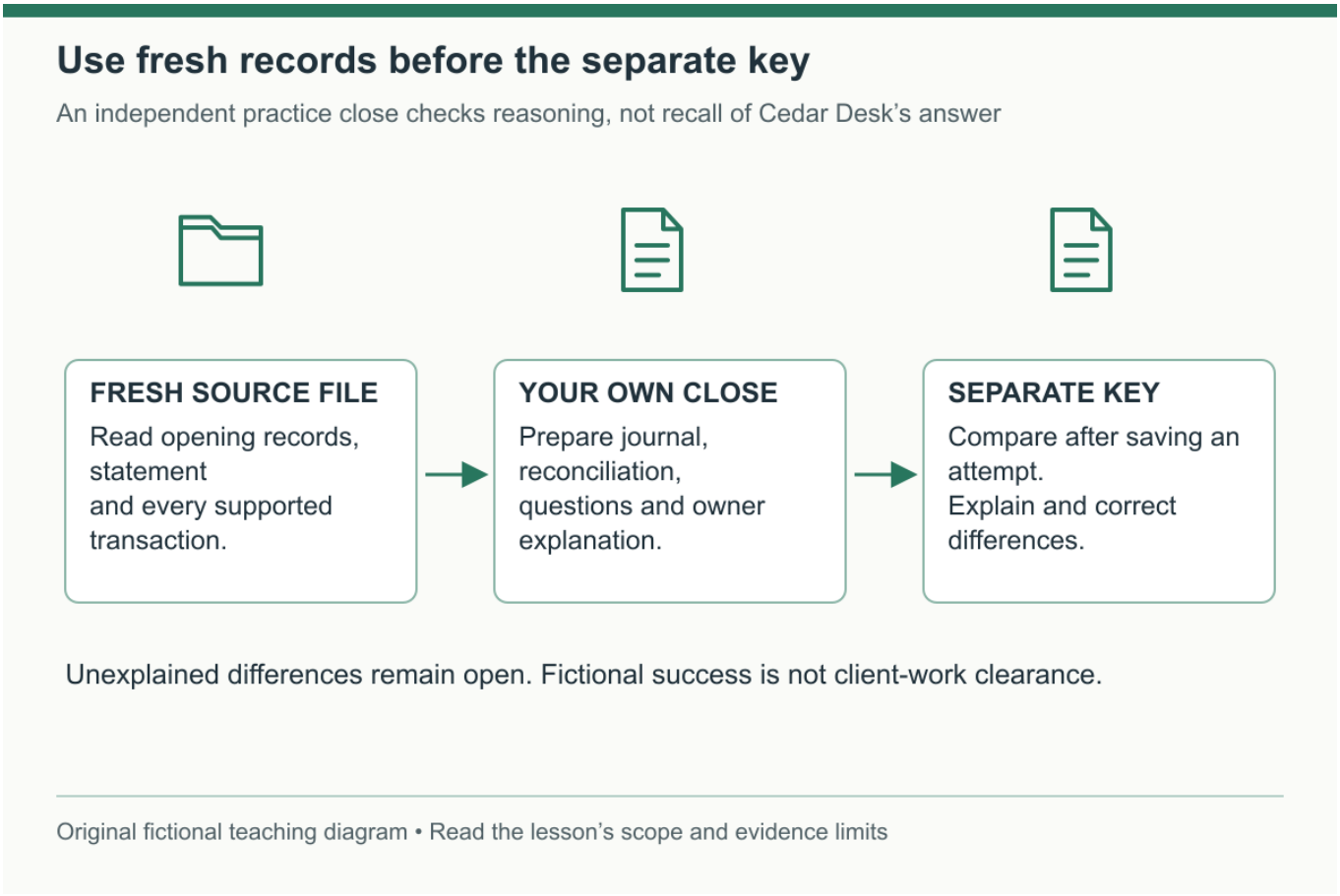
Line ID	Entry ID	Date	Doc ID	Account	Debit USD	Credit USD

This month tests new amounts and a new pattern of support. A shared source document can describe multiple distinct events, while a repeated export of the same event is still one transaction. The original document and event evidence determine the treatment.

A bank-only fee requires one supported book entry. A deposit in transit and an outstanding check already posted to the journal change the reconciliation, not the journal a second time. An unidentified debit is a different issue: amount agreement alone does not identify its purpose [S01, S03, S12].

A complete first attempt can correctly conclude that release is held. Record what is known, the exact unresolved amount, the missing evidence and the person responsible for answering. Only new adequate evidence supports a later classification and versioned release decision.

Save your first attempt and unresolved questions before reading the separately headed answer key. Portable CSV source files and the clean journal template are in practice-month in the extracted review archive.



A fresh record set, an independently saved close and the separate answer key have different roles. Unexplained differences remain visible.

Practice

You reproduce totals but cannot explain why borrowing is not sales. Are you ready?

Worked answer

No. Classification and explanation remain unproven. Rehearse changed facts, obtain competent review, and demonstrate the unresolved-item stop. Actual readiness also requires verified operating and data conditions.

Sources: S03, S04, S09, S12. Full links and limits are in the source register.

One complete readiness decision

- Fresh changed-input rehearsal correctly classifies owner/loan activity and identifies duplicate/unsupported facts without copying the key.
- Independent competent review confirms source-to-journal-to-report traceability, a supported zero-difference reconciliation and understandable profit/cash explanation.
- Actual dated jurisdiction/title/tax/business conditions, appropriate reviewed terms and suitable coverage questions are resolved for the narrow offer.
- Individual minimum access, protected exchange, recipient verification, retention/incident route and tested recovery are demonstrated before actual records.
- A full-cycle independent estimate, actual demand evidence, capacity and late/no-sale decisions support the next bounded commercial step.
- No actual paid-work readiness follows from reading, fictional approval, software purchase or the example 9 hour study allowance.

Separate practice month answer key

Separate answer key open only after saving the first attempt

This key supplies new fictional follow-up evidence as a second stage. It does not retroactively make the incomplete initial packet sufficient. The first-attempt release status must be held while Q01 lacks support, even if a learner has guessed the eventual classification.

Answer-only document AK01, supplied December 3 through the previously verified owner route: an itemized vendor receipt and matching card record identify the November 24 debit of $47 as a November business software subscription, paid once. The owner confirms business use; there is no personal portion, asset purchase, sales tax allocation or other charge in this simplified fictional exercise. Record the source receipt date in the question log. This is the added fact that supports P14; it is not inferred from the bank description.

After reviewing AK01, post P14 once, retain the original held attempt and issue a reviewed revision. The complete key contains opening O-PN plus 14 unique November entries and 32 journal lines. Real release additionally requires competent review and the actual engagement's conditions; numerical equality alone never grants approval.

Answer only evidence and review decisions

ID	Evidence or decision
AK01	December 3 follow-up: itemized receipt and matching card record support one $47 November business software payment on November 24.
IMP06	Exclude from posting: second raw export copy of IMP05/P05/R32. Preserve the raw row and the duplicate decision.
N03	Retain both P03 rent $180 and P04 supplies $65. One itemized document supports two different dated payments. Record the shared-source review.
Q01	Initial status held: purpose unsupported. Resolve only after AK01 is received and reviewed; no guessed posting.
P13	Post bank fee $12 once, from the statement source N13.
P11/P12	Both events were posted before reconciliation. Do not post their later bank clearing as new November revenue or expense.

Complete answer journal after AK01

Line ID	Entry ID	Date	Doc ID	Account	Debit USD	Credit USD
PJ01	O-PN	2026-11-01	N00	Checking	850	0

Line ID	Entry ID	Date	Doc ID	Account	Debit USD	Credit USD
PJ02	O-PN	2026-11-01	N00	Loan payable	0	300
PJ03	O-PN	2026-11-01	N00	Owner capital	0	550
PJ04	P01	2026-11-02	N01	Checking	250	0
PJ05	P01	2026-11-02	N01	Owner capital	0	250
PJ06	P02	2026-11-03	N02	Checking	480	0
PJ07	P02	2026-11-03	N02	Service revenue	0	480
PJ08	P03	2026-11-04	N03	Rent expense	180	0
PJ09	P03	2026-11-04	N03	Checking	0	180
PJ10	P04	2026-11-06	N03	Supplies expense	65	0
PJ11	P04	2026-11-06	N03	Checking	0	65
PJ12	P05	2026-11-09	N05	Checking	720	0
PJ13	P05	2026-11-09	N05	Service revenue	0	720
PJ14	P06	2026-11-11	N06	Owner draws	90	0
PJ15	P06	2026-11-11	N06	Checking	0	90
PJ16	P07	2026-11-13	N07	Checking	400	0
PJ17	P07	2026-11-13	N07	Loan payable	0	400
PJ18	P08	2026-11-16	N08	Service refunds	60	0

Line ID	Entry ID	Date	Doc ID	Account	Debit USD	Credit USD
PJ19	P08	2026-11-16	N08	Checking	0	60
PJ20	P09	2026-11-18	N09	Loan payable	80	0
PJ21	P09	2026-11-18	N09	Interest expense	4	0
PJ22	P09	2026-11-18	N09	Checking	0	84
PJ23	P10	2026-11-20	N10	Utilities expense	38	0
PJ24	P10	2026-11-20	N10	Checking	0	38
PJ25	P11	2026-11-27	N11	Supplies expense	55	0
PJ26	P11	2026-11-27	N11	Checking	0	55
PJ27	P12	2026-11-30	N12	Checking	210	0
PJ28	P12	2026-11-30	N12	Service revenue	0	210
PJ29	P13	2026-11-30	N13	Bank fees	12	0
PJ30	P13	2026-11-30	N13	Checking	0	12
PJ31	P14	2026-11-24	AK01	Software expense	47	0
PJ32	P14	2026-11-24	AK01	Checking	0	47

Answer trial balance after AK01

Account	Debit balance USD	Credit balance USD
Checking	2279.0	0.0

Account	Debit balance USD	Credit balance USD
Loan payable	0.0	620.0
Owner capital	0.0	800.0
Owner draws	90.0	0.0
Service revenue	0.0	1410.0
Service refunds	60.0	0.0
Supplies expense	120.0	0.0
Rent expense	180.0	0.0
Software expense	47.0	0.0
Utilities expense	38.0	0.0
Interest expense	4.0	0.0
Bank fees	12.0	0.0

Independent answer calculations

Measure	USD
Statement opening	850
Statement deposits	1850
Statement withdrawals	576
Statement ending	2124
Add deposit in transit P12	210
Subtract outstanding check P11	55
Adjusted statement cash	2279
Initial supported book cash, before bank facts	2338
Subtract known bank fee P13	12
Known-fee-only book cash; held because Q01 is open	2326
Unexplained book cash excess while Q01 remains open	47

Measure	USD
Subtract P14 only after AK01 supports the treatment	47
Adjusted book cash after AK01	2279
Final bank less book difference	0
Net service revenue	1350
Operating expenses	401
Internal profit	949
Closing loan payable	620
Closing owner equity	1659
Cash increase	1429
Trial debit total	2830
Trial credit total	2830
Cumulative journal debit and credit, each	3541

Statement cash is $850 + $1,850 deposits − $576 withdrawals = $2,124. Add the $210 deposit in transit and subtract the $55 outstanding check: adjusted bank cash is $2,279. The timing gap from the statement ending balance is $155, not $2,124.

Supported initial book cash is $2,338. The known $12 fee gives $2,326 while Q01 remains open, which is $47 higher than adjusted bank cash. Show the $47 as an unresolved item and hold release; do not call the reconciliation complete. Only after AK01 is supplied and reviewed does the $47 software entry reduce books to $2,279, giving a zero difference.

Gross service receipts are $1,410 and the supported refund is $60, so net service revenue is $1,350. Expenses are supplies $120, rent $180, software $47, utilities $38, interest $4 and bank fees $12: total $401. Internal profit is $949. The $400 borrowing and $250 owner contribution are not sales; $80 loan principal and the $90 owner withdrawal are not operating expenses.

Cash rises $1,429: profit $949 + owner contribution $250 + new borrowing $400 − principal repaid $80 − owner withdrawal $90. Opening cash $850 + $1,429 = $2,279. Closing loan principal is $300 + $400 − $80 = $620. Owner equity is opening capital $550 + contribution $250 + profit $949 − draw $90 = $1,659. Checking $2,279 equals debt $620 plus equity $1,659.

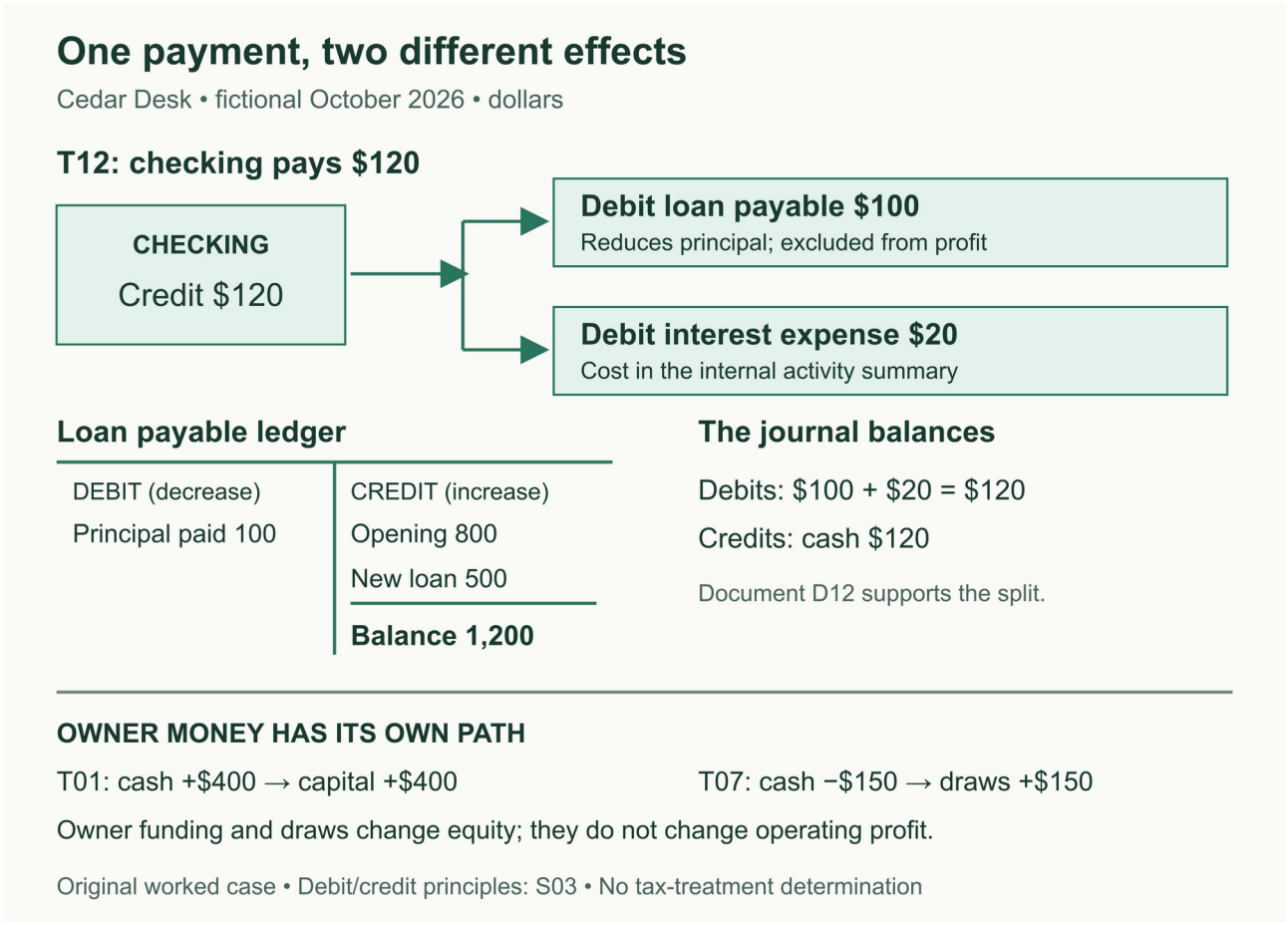
If the duplicate $720 receipt were posted again, cash and profit would each be overstated by $720. Equal debits and credits would not detect that duplicate event. The source and import review, bank match, unique entry IDs and independent source population are separate controls.

Suggested fictional held message: “The November draft is not ready for release. A $47 November 24 statement debit lacks purpose and source support. Please supply the itemized receipt and confirm business or personal use through our established secure route. I have retained the source row and

question Q01 without inventing a classification.” After AK01, retain that message and record the evidence, review and revised schedules. No message is sent by this exercise.

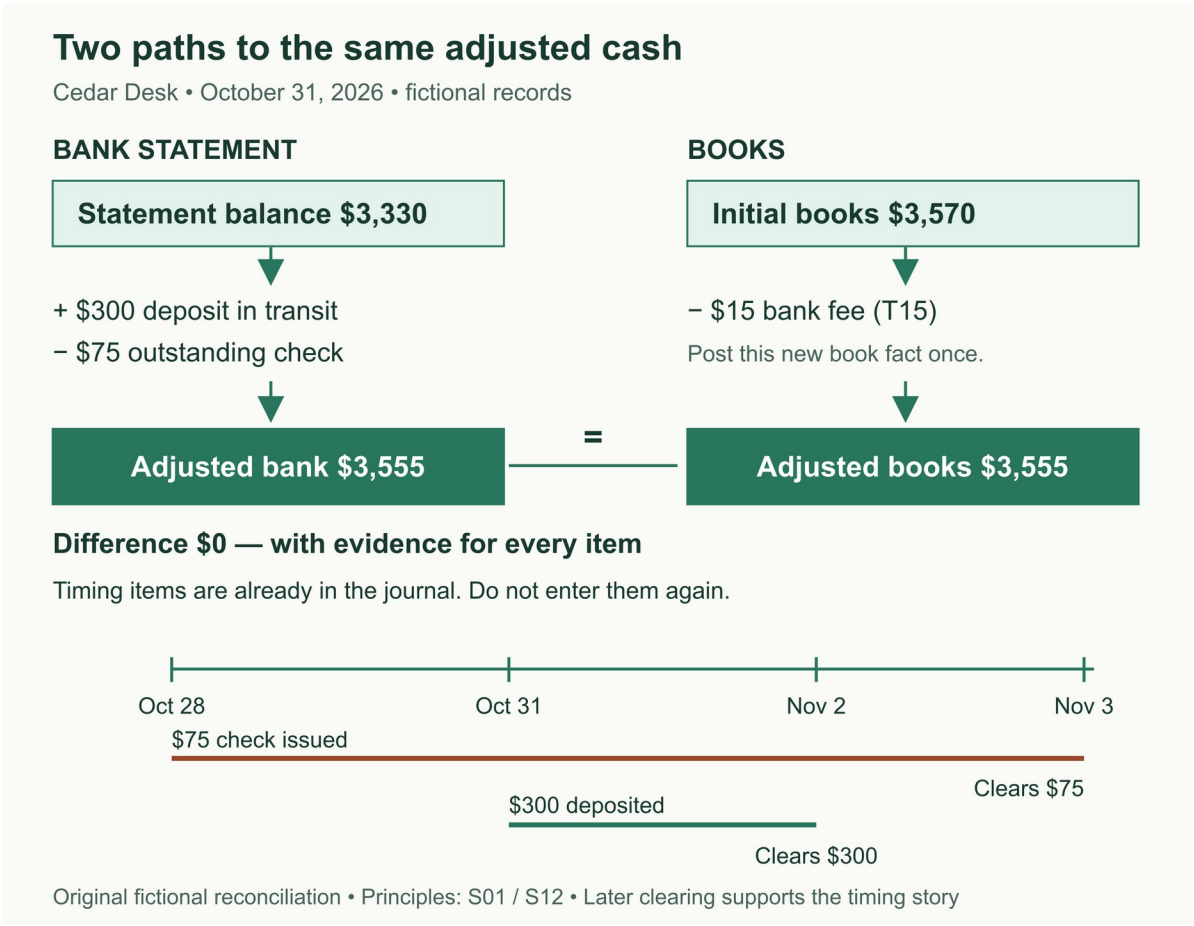
Original visual reference

One payment two different effects



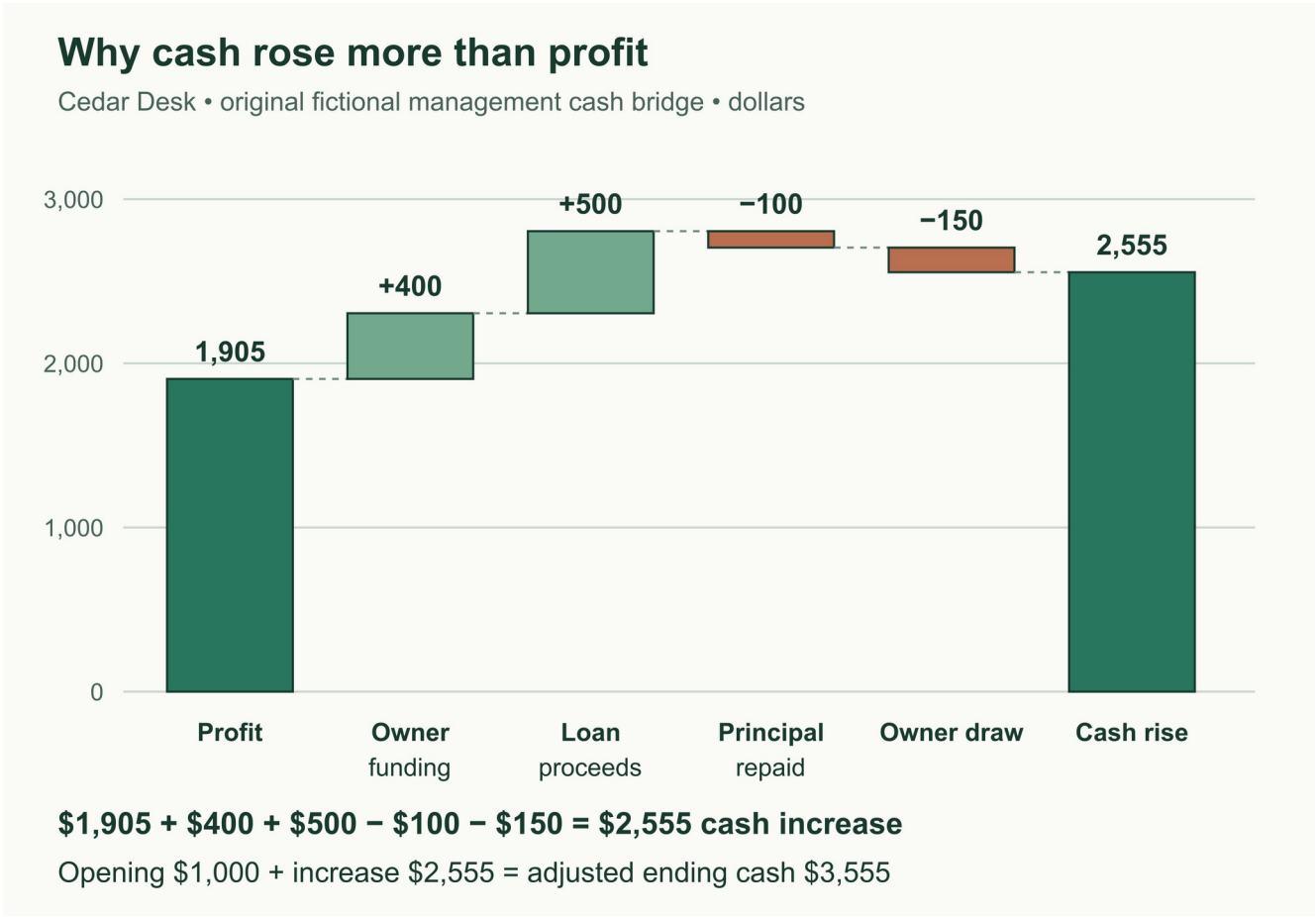
Original fictional ledger geometry: loan payment 120=principal 100+interest 20; principal and owner transfers stay outside internal operating profit. Debit/credit mechanics supported by S03; original case, not a source reproduction.

Two paths to the same adjusted cash



Original fictional October reconciliation and November clearing timeline; only the 15 dollar bank fee is a new book entry. Principles S01/S12. Case evidence is invented.

Why cash rose more than profit



Original fictional management cash bridge, separate from bank timing and Harbor Ledger service economics. Limited cash-basis case; no tax or GAAP statement claim.

Source register

These sources support the identified product, platform and jurisdiction only. Recheck changing rules and exact model instructions before work. Case evidence and illustrations are original fictional teaching material, not field validation.

S01 Publication583 Starting a Business and Keeping Records recording and reconciliation sections

Internal Revenue Service. Checked 2026-11-21. Separate business records; distinguish deposit sources; journal/ledger balance checks; compare statements and records and record missing charges. Original case amounts and workflow are course-authored.

Current page checked November21; publication dated12/2024. Federal recordkeeping principles, not selected tax method, local permission or tax preparation authority. No source wording is reproduced.

https://www.irs.gov/publications/p583

S02 What kind of records should I keep

Internal Revenue Service. Checked 2026-11-21. Supporting source documents and electronic recordkeeping need sufficient transaction context.

Does not make a bank feed sufficient support or prescribe the course fictional account choices.

https://www.irs.gov/businesses/small-businesses-self-employed/what-kind-of-records-should-i-keep

S03 3 5 Use Journal Entries to Record Transactions and Post to T Accounts

OpenStax, Rice University. Checked 2026-11-21. Primary textbook author guidance on dated debit/credit journal entries, compound entries and posting. All course client entries and numbers are original.

A full accounting textbook covers much more than the selected cash management exercise; no copied textbook examples, graphics or GAAP-compliance claim.

https://openstax.org/books/principles-financial-accounting/pages/3-5-use-journal-entries-to-record-transactions-and-post-to-t-accounts

S04 RCW18 04 345 titles restrictions and license requirements

Washington State Legislature. Checked 2026-11-21. Washington protected titles, attest/compilation restrictions and permitted nonlicensee bookkeeping conditions under subsection9.

Washington only. Course excludes tax/payroll/attest regardless of broader statutory categories. Actual business registration, activity and intended statement use remain separate.

https://app.leg.wa.gov/rcw/default.aspx?cite=18.04.345

S05 Apply for a business license

Washington Department of Revenue. Checked 2026-11-21. Washington registration triggers and use of the licensing wizard for actual facts.

No account/application submitted; not a determination of all actual licensing obligations or a promised approval time/fee.

https://dor.wa.gov/open-business/apply-business-license

S06 Business Licenses

City of Seattle, City Finance. Checked 2026-11-21. Seattle license tax certificate and home-based business guidance for the selected fictional location.

Current search-indexed official page checked; direct fetch403 noted in research. Actual address/home use and applicable exemptions need real verification; no fixed fee assumed.

https://www.seattle.gov/city-finance/business-taxes-and-licenses/business-licenses

S07 Tax classifications for common business activities

Washington Department of Revenue. Checked 2026-11-21. Current official table lists Accounting, Bookkeeping, Tax Preparation under Service and Other Activities B&O, referring to WAC458-20-224.

Current indexed official content checked; direct fetch403. Not tax advice, not a nationwide exemption and no specific B&O rate assumed. Mixed digital/other services require separate analysis.

https://dor.wa.gov/open-business/apply-business-license/plan-taxes/tax-classifications-common-business-activities

S08 Plan your business market research and startup costs

U.S. Small Business Administration. Checked 2026-11-21. Investigate actual demand/alternatives and startup/ongoing costs before commercial commitments.

No demand, wage or price claim. Original campaign figures, decision thresholds and economics are invented.

https://www.sba.gov/counseling/plan-your-business/

S09 Protecting Personal Information A Guide for Business

Federal Trade Commission. Checked 2026-11-21. Data inventory, minimum collection, restricted access, retention/disposal and incident planning principles.

General primary guidance; a short course or example folder does not establish security/legal compliance. No prescribed blanket retention period.

https://www.ftc.gov/business-guidance/resources/protecting-personal-information-guide-business

S10 Start with Security A Guide for Business

Federal Trade Commission. Checked 2026-11-21. Reasonable access/authentication, secure storage/transmission, service-provider and ongoing-security principles.

No selected third-party platform, security certification or universal control guarantee. Actual system implementation needs verification.

https://www.ftc.gov/business-guidance/resources/start-security-guide-business

S11 Business Email Compromise

Federal Bureau of Investigation. Checked 2026-11-21. Independent verification of changed payment/account requests and multifactor authentication.

Verification does not authorize the selected bookkeeper to execute payments or promise fraud detection.

https://www.fbi.gov/how-we-can-help-you/common-frauds-and-scams/business-email-compromise

S12 8 6 Define the Purpose of a Bank Reconciliation and Prepare Its Journal Entries

OpenStax, Rice University. Checked 2026-11-21. Primary textbook author explanation of outstanding checks, deposits in transit, bank-only items and which facts need journal entries.

All case numbers/figures are original, no copied textbook worked examples; zero difference does not prove all classifications or fraud detection.

https://openstax.org/books/principles-financial-accounting/pages/8-6-define-the-purpose-of-a-bank-reconciliation-and-prepare-a-bank-reconciliation-and-its-associated-journal-entries