FREE LEAD MAGNET

The Bookkeeping Template Pack Starter Kit

A simple business finance starter guide with a money ledger, expense tracker, invoice tracker, monthly checklist, P&L preview, and CPA-ready recordkeeping worksheet.

Track Money In/Out	Organize Expenses	Prepare for CPA

For small business owners, landlords, freelancers, contractors, consultants, online business owners, and service professionals.

Use with the free spreadsheet workbook: Bookkeeping_Template_Pack_Lead_Magnet.xlsx

How to Use This Free Starter Kit

This free ebook is designed to support the Bookkeeping Template Pack Lead Magnet spreadsheet workbook. The goal is to help a business owner begin tracking income, expenses, invoices, and monthly financial results without feeling overwhelmed by accounting terminology.

Use this ebook as the instruction guide and the spreadsheet as the working tool. Start simple: record money in, record money out, track unpaid invoices, review totals monthly, and keep documents in a CPA-ready folder system.

Recommended workflow: 1) Download the spreadsheet workbook. 2) Enter your business name. 3) Add transactions weekly. 4) Review the monthly summary. 5) Save receipts and invoices in monthly folders. 6) Share organized reports with your CPA, bookkeeper, or tax professional.

- Start with the Money Ledger if your business needs simple cash tracking.
- Use the Expense Tracker to organize deductions by category.
- Use the Invoice Tracker to monitor customers who have not paid yet.
- Use the Monthly Summary to review income, expenses, profit, and tax savings.
- Use the CPA Checklist before tax season, loan applications, or bookkeeping cleanup.

Chapter 1: Why Every Business Needs a Simple Bookkeeping System

Many small business owners are busy making sales, serving customers, completing projects, managing vendors, collecting payments, and trying to grow. But if the bookkeeping system is weak, the business owner may not know whether the business is truly profitable.

A simple bookkeeping system helps answer the most important questions in business: How much money came in? How much money went out? Which customers still owe money? Which vendors need to be paid? Which expenses may be deductible? How much should be set aside for taxes?

Bookkeeping is not only for tax season. It is the financial dashboard of the business. When records are clean, the owner can make better decisions about pricing, hiring, debt, equipment, marketing, and cash reserves.

The Cost of Messy Books

Messy books can create several business problems. Expenses may be forgotten. Receipts may be lost. Invoices may go unpaid. Bank balances may look better than actual profit. Tax estimates may be too low. Lenders may reject applications because the business cannot provide clean financial statements.

- Missed deductions because expenses were not categorized properly.
- Cash flow confusion because the owner only watches the bank balance.
- Tax season stress because documents are gathered too late.
- Poor loan readiness because financial statements are incomplete.
- Weak decision-making because the owner does not know the true numbers.

What CPA-Ready Means

CPA-ready does not mean complicated. CPA-ready means organized, complete, and easy to review. A CPA-ready business can show income, expenses, bank statements, receipts, invoices, payroll records, contractor records, loan documents, and financial statements in a consistent format.

> The goal of this starter kit is not to replace a CPA or bookkeeper. The goal is to help the owner bring cleaner records to the CPA or bookkeeper so professional advice can be more accurate and more useful.

Simple Bookkeeping Formula

For a beginner-friendly system, use this simple formula:

> Money In - Money Out = Starting Profit Picture

This is not a complete accounting formula, but it is a practical starting point. Once the owner consistently records money in and money out, the business can progress to deeper reports such as a profit and loss statement, balance sheet, cash flow forecast, trial balance, and year-end reporting package.

The Monthly Close Habit

The best bookkeeping system is one that is used every month. A monthly close is a simple routine where the owner reviews transactions, matches receipts, checks unpaid invoices, verifies bills, and looks at the monthly financial summary.

- Record or import transactions.
- Categorize income and expenses.
- Attach or save receipts.
- Reconcile bank and credit card accounts.
- Review invoices and unpaid bills.

- Update tax savings and cash flow notes.
- Save monthly reports for future CPA review.

The Free Template Pack Overview

The free lead magnet workbook includes a simplified set of templates for business owners who want a practical bookkeeping starting point. It is intentionally simple and beginner-friendly.

Template	Purpose
Start Here	Explains how to use the workbook and where to begin.
Money Ledger	Tracks cash coming in and cash going out using a simple running balance format.
Expense Tracker	Organizes expenses by category, vendor, payment method, and tax relevance.
Invoice Tracker	Tracks invoice dates, due dates, payment dates, outstanding balances, and customer follow-up.
Monthly Summary	Summarizes monthly income, expenses, estimated profit, tax savings, and action items.
CPA Checklist	Lists key records to gather before tax filing, bookkeeping cleanup, or CPA meetings.

Lead magnet positioning: This free workbook gives users the first step. The premium workbook gives them the complete system with general journal, chart of accounts, trial balance, AR/AP, inventory, cash flow, P&L, balance sheet, budget, tax checklist, year-end report, and dashboard.

Template 1: Money Ledger

The Money Ledger is the easiest place to start. It tracks money coming into the business and money going out of the business. This is useful for owners who are not ready for complex double-entry bookkeeping but need better visibility over cash movement.

Date	Description	Money In	Money Out	Category	Running Balance
01/05/2026	Client payment	1,250.00		Sales	1,250.00
01/06/2026	Software subscription		49.00	Software	1,201.00
01/08/2026	Fuel for job site		65.00	Vehicle	1,136.00
01/10/2026	Invoice payment	800.00		Sales	1,936.00

Best use: Record transactions weekly. Review the running balance and categories at the end of each month.

Template 2: Expense Tracker

The Expense Tracker helps organize business spending. It is especially useful for tax preparation because expenses can be grouped by category, vendor, payment method, project, and business purpose.

Date	Vendor	Expense Category	Business Purpose	Amount	Receipt Saved?
01/03/2026	Google Workspace	Software	Business email	14.00	Yes
01/04/2026	Home Depot	Materials	Repair supplies	230.00	Yes
01/07/2026	Meta Ads	Advertising	Lead generation	150.00	Yes
01/09/2026	Verizon	Phone/Internet	Business use allocation	95.00	Pending

Best use: Add receipts to a monthly folder and name them using this format: YYYY-MM-DD_vendor_amount_category.

Template 3: Invoice Tracker

The Invoice Tracker helps prevent missed payments. Many small businesses lose cash flow not because customers refuse to pay, but because invoices are not tracked and followed up consistently.

Invoice #	Customer	Invoice Date	Due Date	Amount	Status
INV-1001	ABC Client	01/02/2026	01/17/2026	1,250.00	Paid
INV-1002	Main Street LLC	01/05/2026	02/04/2026	2,100.00	Open
INV-1003	Johnson Project	01/10/2026	01/25/2026	875.00	Open
INV-1004	Rental Tenant	01/01/2026	01/05/2026	1,650.00	Overdue

Best use: Review open invoices weekly and follow up before invoices become seriously overdue.

Template 4: Monthly Summary

The Monthly Summary turns transaction tracking into useful business insight. It helps the owner review income, expenses, estimated profit, tax savings, and financial action items for the next month.

Metric	Amount / Note
Total Income	$8,500
Total Expenses	$5,200
Estimated Profit	$3,300
Suggested Tax Savings	$825
Unpaid Invoices	$2,975
Top Action Item	Collect overdue invoices and review subscriptions

Best use: Complete this at the end of each month and save a PDF copy in your monthly bookkeeping folder.

Template 5: CPA Checklist

The CPA Checklist helps business owners prepare clean records before tax season, bookkeeping cleanup, financing, or a professional review. The checklist is also useful for landlords, contractors, consultants, and online business owners.

CPA-Ready Document Checklist

[ ] Business bank statements	[ ] 1099 records
[ ] Business credit card statements	[ ] Mileage log
[ ] Profit and loss summary	[ ] Receipts and invoices
[ ] Expense tracker	[ ] Asset purchase records
[ ] Invoice tracker	[ ] Lease agreements
[ ] Loan statements	[ ] Insurance documents
[ ] Payroll reports	[ ] Prior-year tax return
[ ] Contractor W-9s	[ ] Entity formation documents

Monthly Bookkeeping Checklist

[ ] Enter or import all transactions	[ ] Reconcile credit card account
[ ] Categorize every transaction	[ ] Review expense categories
[ ] Save receipts	[ ] Update mileage log
[ ] Review invoices	[ ] Set aside tax savings
[ ] Follow up on overdue invoices	[ ] Review monthly profit
[ ] Review unpaid bills	[ ] Save monthly reports
[ ] Reconcile bank account	[ ] Back up files

Small Business Deduction Categories

[ ] Advertising and marketing	[ ] Rent or coworking
[ ] Software and subscriptions	[ ] Repairs and maintenance
[ ] Office supplies	[ ] Tools and equipment
[ ] Phone and internet	[ ] Contract labor
[ ] Vehicle and mileage	[ ] Education and training
[ ] Business meals	[ ] Bank fees
[ ] Travel	[ ] Payment processing fees

[ ] Professional fees	[ ] Licenses and permits
[ ] Insurance	[ ] Home office records

Profit and Loss Template Preview

A profit and loss statement shows income, expenses, and profit for a period. The lead magnet version gives a simple preview. The premium pack includes a more complete reporting workbook.

Section	Amount
Total Income	$__________
Cost of Goods Sold / Direct Costs	$__________
Gross Profit	$__________
Operating Expenses	$__________
Net Operating Profit	$__________
Estimated Tax Savings	$__________

CPA-Ready Records Worksheet

Use this worksheet to identify whether your records are ready for professional review.

Question	Yes / No / Notes
Do you have separate business bank accounts?	________________________
Are all transactions categorized?	________________________
Are receipts saved by month?	________________________
Are unpaid invoices tracked?	________________________
Are contractor W-9s collected?	________________________
Do you review monthly profit?	________________________
Do you set aside money for taxes?	________________________
Can you provide a P&L quickly?	________________________

30-Day Bookkeeping Cleanup Plan

Use this simple 30-day plan to move from scattered records to a basic organized bookkeeping system.

Timeline	Action
Days 1-3	Create business finance folders by year and month.
Days 4-7	Gather bank statements, credit card statements,

	invoices, and receipts.
Days 8-12	Enter income into the Money Ledger and Invoice Tracker.
Days 13-18	Enter and categorize expenses in the Expense Tracker.
Days 19-22	Review open invoices, unpaid bills, and missing receipts.
Days 23-26	Complete the Monthly Summary and estimate tax savings.
Days 27-30	Prepare the CPA Checklist and identify cleanup questions.

Premium Template Pack Preview

The free pack is designed to help a business owner start. The premium pack is designed to create a more complete bookkeeping and reporting system.

Premium Template	What It Does
Dashboard	High-level view of income, expenses, profit, cash flow, AR, AP, and action items.
Chart of Accounts	Standard category structure for consistent bookkeeping.
General Journal	Double-entry bookkeeping entry log.
Trial Balance	Checks whether debits and credits balance.
Transaction Ledger	Detailed record of all business transactions.
Business Ledger	Tracks performance by project, customer, or revenue stream.
AR Aging	Shows unpaid customer invoices by aging period.
AP Ledger	Tracks vendor bills and payment deadlines.
Inventory / COGS	Tracks product inventory, reorder needs, and cost of goods sold.
Cash Flow	Tracks liquidity and expected cash movement.
P&L Statement	Summarizes revenue, expenses, and profit.
Balance Sheet	Shows assets, liabilities, and owner equity.
Budget vs Actual	Compares planned numbers to actual performance.
Tax Prep Checklist	Organizes tax records before filing.
Year-End Report	Summarizes annual financial results and action items.

Next Step: Upgrade to the Premium Pack

The free starter kit gives you the first layer: simple money tracking, expense organization, invoice follow-up, monthly summaries, and CPA readiness.

The premium Bookkeeping Template Pack gives you the complete system: dashboard, chart of accounts, general journal, trial balance, AR/AP, inventory, cash flow, P&L, balance sheet, budget, tax prep, and year-end reporting.

Suggested offer: Upgrade to the Premium Bookkeeping Template Pack to get the full automated workbook, complete reporting tabs, and CPA-ready financial templates for small business owners, landlords, freelancers, contractors, and service professionals.

Suggested Sales Page Bullet Points

- Track income, expenses, invoices, unpaid bills, and cash flow in one workbook.
- Prepare cleaner financial records before meeting with a CPA or bookkeeper.
- Review monthly profit instead of guessing from your bank balance.
- Use business-friendly tabs for landlords, contractors, freelancers, online businesses, and service professionals.
- Save time at tax season with organized categories, checklists, and year-end reports.

Suggested Call to Action

Download the Premium Bookkeeping Template Pack and turn your business records into a cleaner, more organized, CPA-ready system.

End of Free Lead Magnet Ebook

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