

FREE CHECKLIST • FOR OWNERS CHANGING BOOKKEEPERS

The Bookkeeping Handover Checklist

Fifty-seven things to collect before you change bookkeepers, in the order you need them.

Changing bookkeepers is a records problem before it is a relationship problem. Most handovers go wrong in the first five minutes: someone gives notice before they have the files, and then finds out that the accounting subscription, the payroll login or the password resets belong to the person they are leaving.

Work through this in order. Section 1 comes first because it is the only part that gets harder after you give notice. Everything else can be collected calmly, as long as you still have access.

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Best time to switch: a year boundary. One closed period to hand over, one opening balance to agree. Mid-year means two sets of records and a reconciliation nobody owns.

01 Access and ownership

Before you give notice. These are the eight that stop being available once the relationship ends.

- ☐ **1.1** Find out whose name and card the accounting subscription is billed to. If it isn't yours, have ownership transferred to you first.
- ☐ **1.2** Confirm you hold the owner or primary-admin role on the accounting file, signed in with your own email address.
- ☐ **1.3** List every user on the file, and what each one can see and change.
- ☐ **1.4** Check which email address resets the passwords on the accounting software, the payroll system, your bank portals and your tax-agency logins. It should be one you control.
- ☐ **1.5** List every app connected to the books (payments, payroll, expenses, inventory, CRM) and whose account each one sits under.
- ☐ **1.6** Confirm the logins to your business bank and card accounts are yours, and that the bank feeds run on your credentials, not the bookkeeper's.
- ☐ **1.7** Find out where your documents are stored (their drive, a portal, an inbox) and whether you can reach them without the bookkeeper.
- ☐ **1.8** Read the engagement letter: the notice period, how files are returned, and anything owed on exit.

02 The books

Ask for files you keep, not a screen someone shows you.

- ☐ **2.1** The general ledger for every year they kept the books, as a spreadsheet and as a PDF.
- ☐ **2.2** A trial balance at the end of the last period they closed.
- ☐ **2.3** A balance sheet and profit and loss for each year, and for the current year to date.
- ☐ **2.4** The chart of accounts, with any notes on how individual accounts are used.
- ☐ **2.5** The last period they closed, and whether a closing date or lock is set in the software.
- ☐ **2.6** Every adjusting journal entry for the current and prior year, with its memo.
- ☐ **2.7** The fixed asset schedule, if they keep one.
- ☐ **2.8** A full backup or copy of the company file, where the software allows one.

03 Bank, card and reconciliations

Your opening balance with the new firm is only as good as these.

- ☐ **3.1** Reconciliation reports for every bank and credit card account, through the last month closed.
- ☐ **3.2** The statements each of those reconciliations ties to.
- ☐ **3.3** The list of uncleared items at the last reconciliation, with an explanation for anything that has been sitting for months.
- ☐ **3.4** Loan and line-of-credit statements, and any repayment schedule.
- ☐ **3.5** Payment-processor reports for the period: deposits, fees and refunds.
- ☐ **3.6** The bank rules and categorization rules set up in the software, so you know what has been running automatically.
- ☐ **3.7** Any account they know about that isn't connected to the books.

04 Payroll

Move it the way you would move a passport: one owner at a time, with no gap in between.

- ☐ **4.1** Confirm who owns and administers the payroll account, and that it is you.
- ☐ **4.2** Payroll registers for the current year and the prior year.
- ☐ **4.3** The payroll tax filings and payment confirmations they have on file, federal and state.
- ☐ **4.4** Employee records they hold: pay rates, deductions, benefits and onboarding forms.
- ☐ **4.5** A list of the payroll tax accounts and agency logins, and who controls each one.
- ☐ **4.6** A cutover date agreed in writing: the last payroll they run and the first one you or the new firm run, so no pay date or tax payment falls between providers.

05 Contractors

The data usually lives in a folder or an inbox, not in the books.

- ☐ **5.1** A list of every contractor paid this year and last year, with the total paid to each.
- ☐ **5.2** The W-9s or other tax-ID forms collected from them.
- ☐ **5.3** Copies of the 1099s filed for prior years, and how they were filed.
- ☐ **5.4** Any contracts or agreements on file.
- ☐ **5.5** How each contractor is paid (check, bank transfer, payroll system, payment app), so nobody is missed.
- ☐ **5.6** Where these files actually live, and a copy of all of them.

06 Customers, suppliers and open items

What is owed to you, what you owe, and what is set to run on its own.

- ☐ **6.1** Accounts receivable aging at the cutover date, with notes on disputed or doubtful balances.
- ☐ **6.2** Accounts payable aging and unpaid bills, with due dates.
- ☐ **6.3** Open invoices, estimates, credit memos and customer deposits.
- ☐ **6.4** Recurring invoices, subscriptions and automatic payments set up in the software.
- ☐ **6.5** Customer and supplier lists, with contact details and payment terms.
- ☐ **6.6** Sales tax settings and filing history, if they handled it.

07 Documents and the paper trail

The support behind the numbers, and anything still open.

- ☐ **7.1** Prior-year tax returns and the workpapers behind them, if they prepared or held them.
- ☐ **7.2** Notices and letters from tax agencies, and how each one was resolved.
- ☐ **7.3** Receipts and supporting documents, and how they are organized.
- ☐ **7.4** Year-end packages or adjustments they sent to your tax preparer.
- ☐ **7.5** Any open questions or known errors they have been carrying.
- ☐ **7.6** Loan agreements, leases and other contracts that affect how the books are kept.

08 The handover conversation

Short, written, unemotional.

- ☐ **8.1** Have the files above in hand before you give notice.
- ☐ **8.2** Give notice in writing. Keep it short and date it.
- ☐ **8.3** Name the last period they are responsible for and what they will deliver for it.
- ☐ **8.4** Ask in writing for anything still outstanding, with a date.
- ☐ **8.5** Remove their access only once you have confirmed you have everything, then change any password they knew.

09 The first thirty days with the new firm

Start from one agreed number.

- ☐ **9.1** Agree the opening balance (the trial balance at the cutover date) in writing with the new firm.
- ☐ **9.2** Reconcile the first new month back to the last closed balance. Anything that doesn't tie gets investigated, not plugged.
- ☐ **9.3** Hand over the access list, and change any shared credentials.
- ☐ **9.4** Agree how often the books are closed, and who sends what, by when.
- ☐ **9.5** Book a short review at day thirty to close out loose ends.

If one line of this checklist is where yours is stuck, that is a half-hour conversation, not a project.

Book a consultation: cpagurus.com · (201) 822-1653 · info@cpa-gurus.com

Federal and state, all fifty states.

This checklist is general information about organizing records, not tax, legal or accounting advice for your situation. CPA Gurus · 725 River Road, Ste 32-291, Edgewater, NJ 07020.