

Bank account and bookkeeping checklist

Use this checklist for the actual service, product, site and jurisdiction. Leave missing evidence unresolved until the responsible person confirms it. Record the decision and its source before proceeding.

Business job date and responsible person

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- ☐ Open a separate business account using the bank requested identity documents.
 - ☐ Choose a bookkeeping process and name the person responsible for review.
 - ☐ Record customer invoices and cash receipts separately.
 - ☐ Code material, labor, equipment, overhead and owner transactions consistently.
 - ☐ Retain receipts, job records, payroll records and statement source documents.
 - ☐ Reconcile bank transactions and investigate differences.
 - ☐ Build a cash calendar from expected collection dates and actual payment dates.
 - ☐ Review tax and payroll obligations with qualified help without treating tax support as payroll processing.

Unresolved items evidence and next action

Decision owner and follow up date

Sources and record notes

Author NPMCA. Worksheet version 1.0; guide record as of 2026-10-11. Technical limits and prices must come from the exact current product instructions, official rule or dated written quote.

IRS Publication 583: <https://www.irs.gov/publications/p583>

SBA manage your finances: <https://www.sba.gov/business-guide/manage-your-business/manage-your-finances>

Guide: <https://www.npmca.org/start/bank-account-bookkeeping>