The Pre-Quote Checklist: What to Ask a Bookkeeping Prospect, and What Their Books Already Tell You

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Most quoting problems start the same way. The prospect wants a number. You want to see the books. They are not ready to hand over access to someone they met twenty minutes ago, so you get their best guess instead: "We're mostly caught up." "Maybe a hundred transactions a month?" "I think the accounts are reconciled."

Quoting asks for maximum trust at the moment of minimum relationship. This checklist separates what you have to ask from what the QuickBooks file already knows, so the call is shorter and the quote rests on facts instead of guesses.

What does the QuickBooks file already answer?

You do not need to ask these on the call. The answers are in the file, and they are often different from what the prospect would tell you.

How much work is there each month?

- [ ] **Transactions per month**, money in and money out. *Where it lives: the General Ledger.*
- [ ] **How many bank, credit card, and payment accounts**, and of what type. *Chart of Accounts.*
- [ ] **Which payment processors they use**, such as Stripe, Square, Shopify, or PayPal. *Vendor list and clearing accounts.*

- [ ] **Where the revenue comes from**, and roughly how much. *Profit and Loss.*

How current are the books?

- [ ] **How many months behind** the recording is. *Last recorded activity in the General Ledger.*
- [ ] **When each bank and credit card account was last reconciled.** *Reconciliation history.*

What is already wrong?

- [ ] **Uncategorized transactions** and "Ask My Accountant" balances.
- [ ] **Leftover opening balance equity** that was never cleared.
- [ ] **Old or negative receivables and payables**, such as invoices open for months, or payables below zero.
- [ ] **A payroll clearing account that does not return to zero.**
- [ ] **Accounts marked inactive that still have activity.**

Who gets paid, and what is owed?

- [ ] **W-2 payroll**, from payroll expense and payroll liability accounts.
- [ ] **1099 contractors**, and whether their address and tax ID are on file.
- [ ] **Loans and fixed assets on the books**, and whether loan payments are split between principal and interest.

How is the file set up?

These live in QuickBooks settings, not in the transactions.

- [ ] **Which state the business is in.**
- [ ] **Cash or accrual basis.**

- [ ] **Class, location, or project tracking** turned on.
- [ ] **Multiple currencies** turned on.

What does the file only hint at?

The file suggests these, but a hint is not an answer. Note what you see, then confirm it with one short question.

- [ ] **Entity type.** The equity accounts suggest it: owner's draw, partner equity, or shareholder distributions.
- [ ] **Sales tax.** A Sales Tax Payable account means they collect it. Ask which states.
- [ ] **Inventory.** An inventory asset account means they carry it. Ask how they count it.
- [ ] **Ecommerce.** Clearing accounts and vendors named after online platforms.
- [ ] **More than one location.** Only visible if location tracking is on.
- [ ] **Personal spending through business accounts.** Irregular owner draws and personal-looking vendors. Ask directly, and ask kindly.

What can only the prospect answer?

This is what the call is for. None of it is in the books.

- [ ] **What do you want me to do?** Monthly bookkeeping, a cleanup, payroll, bills and invoicing, 1099s at year end, sales tax filing.
- [ ] **Why are you looking now?** A loan, a sale, a tax deadline, a bookkeeper who left. The answer tells you how urgent this is.
- [ ] **Who kept the books before?** The owner, an employee, another bookkeeper, or no one.

- [ ] **Are your tax returns filed and current?**
- [ ] **Is there anything that is not in QuickBooks?** Another bank account, a card, cash sales. This is the one prospects forget most.
- [ ] **How do you handle receipts and paperwork today?**
- [ ] **Which payroll provider do you use**, if any?
- [ ] **Are there any rules specific to your industry** that I should know about, such as health privacy rules?

Which signals deserve a second look?

One of these is a question. Three is a pattern. Price for what you find, or decide it is not the right fit.

- They want a firm quote but will not let you see the books.
- They say they are "a little behind," and the last reconciliation was over a year ago.
- The previous bookkeeper left suddenly.
- A large balance is sitting in Uncategorized or Ask My Accountant.
- Tax returns are not filed.
- The payroll clearing account never returns to zero.

Skip the first section on your next prospect

Sajentic reads the QuickBooks side of this list for you. Send a prospect your link. They connect QuickBooks, Sajentic pulls the reports it needs, and access is revoked as soon as the pull finishes. About 90 seconds later you have months behind, transactions per month, complexity, and every issue we found, with a quote built from your own rates.

You walk into the call already knowing the books, and the prospect sees it. **Overdeliver before you've won the work.**

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Frequently asked questions

What should I ask a bookkeeping prospect before quoting?

Ask what only they know: what services they want, why they are looking now, who kept the books before, whether their tax returns are filed, and whether any accounts or cash sales are kept outside QuickBooks. Transaction volume, account count, months behind, and reconciliation status are already in the QuickBooks file.

What can I learn from a prospect's QuickBooks file before the call?

Transactions per month, how many bank and credit card accounts they have, how many months behind the books are, when each account was last reconciled, uncategorized balances, old receivables and payables, payroll and 1099 activity, loans and fixed assets, and whether they use cash or accrual.

What are the warning signs in a bookkeeping prospect?

A request for a firm quote with no access to the books, a last reconciliation more than a year ago, a previous bookkeeper who left suddenly, a large Uncategorized or Ask My Accountant balance, unfiled tax returns, and a payroll clearing account that never returns to zero. One is a question. Three is a pattern.