

Month-end close calendar

A five-business-day calendar for one client. Write the owner's initials next to each line and tick it when the output exists; use the last group when statements arrive late.

Client or engagement

Before the month ends

- ☐ Send the client the document request for the closing month
Owner: bookkeeper. Due date: second business day of the new month.
- ☐ Bank statements for every account
Client sends the full-month PDF from the bank.
- ☐ Credit card statements for every card
Client sends the statement that closes in or just after the month.
- ☐ Payroll register or pay stubs for each pay date
From the payroll provider, if payroll runs outside the books.
- ☐ Late vendor bills and expense receipts
Client forwards anything not yet entered by the last day.

Days one and two: record and reconcile

- ☐ Confirm every bank and card feed runs through the last day
Owner: bookkeeper. Import a statement file where a feed is broken.
- ☐ Record cash receipts and match deposits
Against customer invoices and processor payout reports.
- ☐ Post the payroll journal for every pay date
Gross wages, employer taxes, withholdings, net pay.
- ☐ Reconcile each bank account and save the report
Output: reconciliation report filed with the statement.
- ☐ Reconcile each card and each loan account
Card to its closing balance; loan to the lender statement, interest split out.

Day three: receivables, payables and adjustments

- ☐ Apply unapplied customer payments and review the receivables aging
Flag balances past ninety days for the client.
- ☐ Enter late bills and tie the payables aging to the balance sheet
Check vendor credits and vendor statements.
- ☐ Post accruals and reverse last month's
Accrual basis only; worksheet saved with the month.

- ☐ Post prepaid amortization and depreciation

From the prepaid schedule and fixed asset register.

Days four and five: review, lock, report

- ☐ Review every balance sheet account against its support
Owner: reviewer.
- ☐ Compare the P&L with last month and question large swings
Owner: reviewer.
- ☐ Clear review notes and send open questions to the client
Owner: bookkeeper, in one list.
- ☐ Sign off and set the closing or lock date
Last day of the closed month.
- ☐ Send the report pack to the client
P&L, balance sheet, reconciliations, agings, open questions.

If documents arrive late

- ☐ Log which document was late and how many days
One line per client per month in the bottleneck log.
- ☐ Move reconciliations to the days after the statements land
Typical stretch: reconcile days four to six, review day eight.
- ☐ Keep the period unlocked until the last account is reconciled
- ☐ Send next month's request earlier for this client
Ask first for the document that was late.