



ZAVVY ACCOUNTING

The Utah Accounting & Bookkeeping Buyer Checklist (2026)

How Growing Businesses Choose the Right Financial Partner, and Avoid the Wrong One

Most accounting disappointments don't come from bad intentions. They come from misaligned expectations. Use this checklist to evaluate accounting and bookkeeping firms before you sign, not after you realize something is missing.

1. Clarify What You Actually Need

Before comparing firms, answer these honestly:

- I can clearly explain the difference between bookkeeping, accounting, and advisory services
 - Stability (clean books & compliance)
 - Visibility (understanding cash, margins, trends)
 - Control (forecasting, planning, decision support)
- I know whether my current priority is:
 - I know what decisions I expect financials to help me make
 - I know what problems I'm trying to solve (not just "keeping books up to date")

Why this matters:

Many firms fail clients not because they're bad, but because they're hired for the wrong role.

2. Evaluate Bookkeeping Foundations

Ask every firm:

- How are transactions categorized and reviewed?
- Who is responsible for accuracy — and how is it verified?]
- How often are reconciliations completed?
- What happens when errors are found — and who fixes them?
- Will my books be “tax-ready” and “decision-ready”?
- How do you handle clean-up if historical data is messy?

Red flag:

If the firm primarily discusses software but not process, accountability, or review cadence.

3. Reporting That Owners Can Actually Use

Financials are only useful if they’re understood. Confirm:

- I know exactly which reports I’ll receive
- Reports will be delivered on a predictable schedule
- Someone will explain the numbers, not just send them
- Reports align with how I think about my business (not just GAAP)
- I’ll know:
 - Where cash is really going
 - Which trends matter
 - What’s changed month over month, and why

Red flag:

“Most clients don’t really look at the reports.”

4. Communication & Relationship Expectations

This is where many relationships quietly fail. Clarify upfront:

- Who is my primary point of contact?
- How often do we communicate?
- What questions can I expect them to raise proactively?
- What questions am I expected to raise?
- How quickly are emails or questions typically answered?
- What does escalation look like if something feels off?

Reality check:

If you don't define communication expectations early, you'll adapt to theirs — not the other way around.

5. Advisory, Insight, and Decision Support

If you expect guidance, not just compliance, ask:

- Will someone help me interpret trends, not just report them?
- Do you provide cash flow forecasting or scenario planning?
- Will financials be discussed in the context of hiring, growth, or risk?
- How do you help owners move from reaction to planning?
- How do you support businesses as they scale or change?

Red flag:

Advisory is mentioned, but not clearly defined or scheduled.

6. Pricing Transparency & Incentive Alignment

Money conversations should be clear, not awkward. Confirm:

- Pricing is fixed or clearly scoped
- I understand what is included and what is not
- I know how pricing changes as my business grows
- There are no surprise add-ons for normal support
- The firm's incentives align with long-term clarity, not billable hours

Ask directly:

“What would cause my monthly cost to increase?”

7. Industry & Growth-Stage Fit

Not all experience is equal. Ask:

- Do you regularly work with businesses of my size?
- Do you understand the financial patterns of my industry?
- Can you explain common pitfalls for businesses like mine?
- Have you supported companies through growth, transitions, or complexity — not just steady-state operations?

Note:

Industry familiarity helps most when paired with strong fundamentals.

8. Future Readiness (The Question That Protects You)

This is the section most firms don't want you to think about.

- If my business doubles in complexity, will this firm still be a fit?
- Will I need to switch firms later, or can this relationship evolve?
- What support looks different at my next stage?
- How does this firm help clients graduate, not get stuck?

Insight:

The cost of switching accounting firms later is often higher than choosing carefully now.

9. Final Alignment Check

Before signing:

- I trust this firm to tell me uncomfortable truths
- I feel confident asking "basic" questions
- Expectations are documented, not assumed
- This feels like a partnership, not a transaction

If multiple boxes feel uncertain or unclear, pause. Remember, clarity now saves stress later.



Need Financial Clarity? Let's Start with a Conversation.

Have questions about your accounting, reporting, or
next stage of growth?

Zavvy partners with Utah businesses to bring structure,
insight, and confidence to their financial operations.

If you're unsure whether you need bookkeeping,
accounting, or strategic guidance, we're happy to talk it
through.

Schedule a 20-Minute Financial Clarity Call

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