

FOUNDATIONS SERIES

Baratelli Foundations: QuickBooks Setup Reference

From First-Hour Setup Through Month-End Close - QBO, QBDT, and Beyond

For: solopreneurs, small business owners DIYing books, controllers establishing books at a new company

QuickBooks is the default accounting platform for US small business: by most industry counts, north of 80% of US small businesses on any cloud bookkeeping platform use QuickBooks Online (QBO) or QuickBooks Desktop (QBDT). This guide takes you from the first decision - which version to use - through initial setup, the chart of accounts, bank feeds, monthly close, and the ten mistakes that drive the most cleanup work. The mental model: **every click in QuickBooks is a journal entry behind the scenes**. If you know what entry the software is posting, you can audit anything it produces.

	Topic	What's Covered
Section 1	Decide First: QBO vs QBDT vs Other	Decision matrix by company size and complexity
Section 2	Initial Setup: The First Hour	Company info, fiscal year, accounting method, sales tax
Section 3	Chart of Accounts in QBO	Account types, sub-accounts, mapping the Foundations COA
Section 4	Bank Feeds and Reconciliation	Connecting accounts, categorization rules, monthly recon
Section 5	Customers, Vendors, and Items	Lists, products vs services, projects, classes
Section 6	Invoicing and Payment Workflows	Estimates, invoices, payments, deposits, refunds
Section 7	Month-End Close Routine	The 8-step close translated to QBO clicks
Section 8	Common Pitfalls and Fixes	10 mistakes that cause the most cleanup
Section 9	When to Hire or Upgrade	Signs you have outgrown DIY or outgrown QBO

Section 1 - Decide First: QBO vs QBDT vs Other

The version you pick shapes everything that follows

QuickBooks comes in two main flavors plus a higher tier. **QuickBooks Online (QBO)** is cloud, subscription, multi-user from any browser, with strong bank-feed automation. **QuickBooks Desktop (QBDT, brand: Enterprise / Pro / Premier)** is a Windows-installed product with richer inventory and job-costing features. **QuickBooks Enterprise** is a heavier desktop edition for businesses with advanced inventory, multi-location, or 30+ users. Above that you move to mid-market ERP (NetSuite, Sage Intacct, Acumatica, Microsoft Dynamics).

#01 The Size & Complexity Decision Matrix

Use the table below as a starting point. The right answer is almost always 'simpler than you think' - most solos and 1-10 employee businesses do fine on QBO Simple Start or Essentials.

Your Situation	Recommended Platform	Why
Solo / 1099 freelancer	QBO Simple Start or Solopreneur	Cloud, mobile, automated bank feeds, lowest tier
1-10 employees, services	QBO Essentials or Plus	Class tracking, payroll integration, projects
1-10 employees, with inventory	QBO Plus or QBDT Premier	QBO Plus adds inventory; QBDT for advanced control
10-50 employees, multi-location	QBO Advanced or QBDT Enterprise	More users, custom roles, advanced reporting
Multi-entity / consolidated	Outgrown QB; consider NetSuite / Sage Intacct	QB does not natively consolidate entities
50+ employees, heavy inventory	Mid-market ERP	QB will not scale; move to true ERP

Key Insight: *If you are starting fresh in 2026, default to QBO unless you have a specific QBDT reason (advanced inventory, job-costing depth, custom desktop integrations). Intuit has been steering investment toward QBO for years.*

#02 Cloud (QBO) vs Desktop (QBDT) Trade-Offs

The decision is not just price. QBO wins on access, automation, and integrations. QBDT wins on speed, depth of inventory features, and one-time-cost economics if you are willing to forgo new features and operate on Intuit's support timeline.

Dimension	QBO (Cloud)	QBDT (Desktop)
Access	Any browser, any device	Installed on one or more Windows PCs
Pricing	Monthly subscription	One-time license + optional Plus subscription
Bank feeds	Strong; live connections	Available but less seamless
Inventory	Adequate (Plus / Advanced)	Stronger; FIFO/Average; assemblies
Multi-user	Built-in by subscription tier	License per seat
Integrations	Largest app marketplace	Smaller; many are sunsetting
Reporting customization	Adequate	Stronger custom-report builder
Future investment	Active	Maintenance mode for most editions

Key Insight: Intuit has stopped selling new QBDT Pro/Premier licenses to new customers (Enterprise still available). New businesses today are effectively making a choice between QBO tiers and QBDT Enterprise. Plan accordingly.

#03 QBO Subscription Tiers (2026 Snapshot)

QBO tiers add features incrementally. Start at the tier that just covers your feature needs - you can move up later, and Intuit makes moving down painful. Pricing changes; check current pricing before you commit.

Tier	Best For	Key Features Added
Solopreneur	Schedule C filers, very small	Mileage, basic invoicing, Schedule C tax pack
Simple Start	Sole prop, no employees	Full GL, invoicing, expenses, 1 user
Essentials	Small services biz	Bill pay, multi-currency, time tracking, 3 users
Plus	Growing biz with inventory or projects	Inventory, classes, locations, projects, 5 users
Advanced	Larger SMB	Custom user roles, batch invoicing, workflow auto, 25 users

Key Insight: The biggest practical jump is Essentials to Plus (classes, locations, projects). If you need any of those, go to Plus from day one - retrofitting class tracking on historical data is painful.

Section 2 - Initial Setup: The First Hour

The setup decisions that are painful to change later

Most QBO setup wizards take 30-60 minutes. Spend that hour deliberately - several decisions made in the wizard are difficult to reverse once you have a few months of data. Get these right at the start.

#04 Company Info and Legal Structure

Set the company legal name, DBA (if different), tax form type (Schedule C / 1065 / 1120 / 1120-S), EIN, and registered address. The tax form selection drives the chart of accounts template QBO suggests and the tax-line mappings used at year-end. Get the legal structure right before you add any transactions.

Key Insight: *The tax-form selection can be changed later in Account & Settings > Advanced, but the COA template QBO seeded for you will not retroactively change. If you change structure, expect to remap accounts manually.*

#05 Fiscal Year, Accounting Method, and Closing Date

Set the first month of the fiscal year (most US businesses: January). Set the accounting method for reports - **Cash** shows revenue when received, expense when paid; **Accrual** shows revenue when earned, expense when incurred. You can switch the report basis on individual reports, but the default matters for tax filings.

CASH METHOD	ACCRUAL METHOD
USE CASH if: solo, services, < \$25M revenue 3-yr avg, no inventory, simple. Filing on cash basis for tax.	USE ACCRUAL if: inventory, > \$25M, lenders/investors who want GAAP. Reporting on accrual basis for tax.

Key Insight: *Even if you file taxes on cash basis, accrual books give a truer picture of profitability month-to-month. Many practitioners keep books on accrual and use the cash-basis report toggle at tax time.*

#06 Sales Tax Setup

If you sell taxable products or services, enable QBO Sales Tax. The Automated Sales Tax (AST) engine determines rate by ship-to address - critical post-Wayfair. Configure your home state and any state where you have nexus (physical or economic). Map products and services to taxable / non-taxable. Set the sales tax agency and filing frequency for each state.

Key Insight: *If your business has economic nexus in multiple states (often crossed at \$100K of sales or 200 transactions per state, varies by state), QBO can compute rates but you still must register to collect and remit in each state. The software does not register you.*

Section 3 - Chart of Accounts in QBO

The QBO COA convention: account type, detail type, account name

QBO uses a three-tier system: **Account Type** (the GAAP category - Bank, Accounts Receivable, Other Current Asset, Fixed Asset, Other Asset, Accounts Payable, Credit Card, Other Current Liability, Long Term Liability, Equity, Income, Cost of Goods Sold, Expense, Other Income, Other Expense), **Detail Type** (QBO's sub-classification within the type), and **Account Name** (what you call it). The Account Type is the most important field - it drives where the account appears on financial statements.

#07 QBO Account Types - The Master List

Use the table to map any account on your existing COA into QBO's type system. If you mis-classify an account here, it will appear in the wrong section of the IS or BS and reports will be wrong until you fix it.

QBO Account Type	GAAP Equivalent	Example Accounts
Bank	Cash	Checking, Savings, Money Market
Accounts Receivable	AR	Trade Receivables
Other Current Asset	Other Current Asset	Prepaid, Inventory, Undeposited Funds
Fixed Asset	PP&E;	Equipment, Vehicles, Buildings
Other Asset	Non-current Asset	Goodwill, Long-term Deposits
Accounts Payable	AP	Trade Payables
Credit Card	Credit Card Liability	Business credit cards
Other Current Liability	Other Current Liab	Sales Tax Payable, Payroll Liab, Deferred Rev
Long Term Liability	Long-term Debt	Notes Payable, Equipment Loans
Equity	Equity	Owner Capital, Retained Earnings, Distributions
Income	Revenue	Sales, Services, Other Operating Income
Cost of Goods Sold	COGS	Purchases, Direct Labor, Inventory Adj
Expense	Operating Expense	Rent, Utilities, SG&A;, Payroll Expenses
Other Income	Non-Op Income	Interest Income, Gain on Sale
Other Expense	Non-Op Expense	Interest Expense, Loss on Disposal

Key Insight: If you import a COA from elsewhere, QBO will ask you to confirm an Account Type and Detail Type for each line. Resist the urge to bulk-default - mismatched types are the #1 cause of reports that look wrong.

#08 Sub-Accounts and Hierarchy

QBO supports two levels of account hierarchy: a parent account with sub-accounts. Sub-accounts roll up to the parent on financial reports (with the 'Collapse / Expand' toggle). Use sub-accounts to organize related lines without exploding your top-level COA - e.g., Utilities (parent) > Electric, Water, Internet (subs).

Key Insight: *One level of sub-accounts only. QBO does not support sub-sub-accounts. If you need three levels of granularity, use Classes or Locations as the third dimension instead.*

#09 Mapping the Foundations COA into QBO

The standard small-business COA from Foundations: Accounting Reference uses a 1xxx (Assets) / 2xxx (Liabilities) / 3xxx (Equity) / 4xxx (Revenue) / 5xxx (COGS) / 6xxx-7xxx (Expenses) / 8xxx (Other Income/Expense) numbering scheme. QBO supports account numbers (turn on in Account & Settings > Advanced > Chart of Accounts > Enable account numbers). The mapping is straightforward.

Foundations COA Range	QBO Account Type	Notes
1000-1099 Cash	Bank	One Bank account per real bank account
1100-1199 AR	Accounts Receivable	One AR account in most setups
1200-1299 Inventory	Other Current Asset	Inventory tracking via Plus+
1300-1399 Prepaid	Other Current Asset	
1500-1799 PP&E;	Fixed Asset	Use Detail Type: each asset class
1800-1899 Accum Depr	Fixed Asset (contra)	Negative contra to PP&E; parent
2000-2099 AP	Accounts Payable	One AP account in most setups
2100-2199 Accruals	Other Current Liab	Accrued payroll, accrued interest
2200-2299 Sales Tax	Other Current Liab	QBO creates automatically with AST
2500-2999 LT Debt	Long Term Liability	One per loan or note
3000-3999 Equity	Equity	Owner contributions, draws, RE
4000-4999 Revenue	Income	By product line / service line
5000-5999 COGS	Cost of Goods Sold	
6000-7999 OpEx	Expense	SG&A;, R&D;:, payroll-related
8000-8999 Non-Operating	Other Inc / Other Exp	Interest, gains, losses

Key Insight: Account numbers are optional in QBO but strongly recommended once you exceed 30-40 accounts. They force consistent ordering in lists and reports.

CROSS-REFERENCE | From Foundations: Accounting Reference

The COA you set up in QBO is the same COA discussed in Foundations: Accounting Reference, Guide 1. If you have not yet built a COA structure for your business, start there - the chart-of-accounts section walks the numbering convention, account types, and the sample COA that maps directly to QBO's account-type system.

Section 4 - Bank Feeds and Reconciliation

Connect, categorize, reconcile - the core monthly rhythm

Bank feeds are QBO's single most powerful feature. Connect a bank, brokerage, or credit card and transactions flow into the Banking center daily. Your job is to categorize each transaction (assign it to a COA account), match it to a posted invoice or bill where applicable, then reconcile to the statement at month-end.

#10 Connecting Bank and Credit Card Accounts

In the Banking center, connect your bank by selecting it and authenticating. QBO pulls the last 90 days of transactions by default; older history requires a CSV import. Connect every business account: checking, savings, credit cards, merchant deposits, line of credit.

Key Insight: *Connect personal accounts only if they have business activity that must hit the books - and even then, prefer to keep personal and business completely separate. Co-mingling is the #1 audit and cleanup pain point for small business.*

#11 Bank Rules - Automating Categorization

Bank rules categorize transactions automatically when they match criteria (vendor name contains, amount range, account). Build rules for your top recurring vendors first - your phone carrier, your software subscriptions, your insurance carrier, your typical office supplies vendor. Within a month or two, 60-80% of transactions can categorize automatically.

Key Insight: *A rule that runs on 'Description contains AMAZON' will catch every Amazon purchase - including the ones that belong in different categories. Tighten with amount ranges or 'Contains' phrases that match the specific business pattern.*

#12 Monthly Reconciliation Flow

At month-end, open Reconcile (gear icon > Reconcile). Enter the statement ending balance and date. Check off every transaction that matches the statement. The difference at the bottom must go to zero. If it does not, you have a missing transaction, a duplicate, or a wrongly-amounted entry. Save and finish only when difference = 0.

Reconciliation Step	QBO Action
Open the bank statement	From the bank's portal or paper statement
Open QBO Reconcile	Gear > Reconcile > select account
Enter statement ending bal & date	Start screen
Check off matching transactions	Click each item that appears on statement
Investigate any difference	Difference must = \$0.00 to finish
Save & finish, view recon report	Click Finish now

Key Insight: Never 'force' a reconciliation by adjusting to zero. The adjustment posts to Reconciliation Discrepancies and accumulates over time. Find the actual missing or duplicate transaction before finishing.

Section 5 - Customers, Vendors, and Items

The lists that drive every transaction

Every transaction in QBO points to one or more list entries: a customer, a vendor, an item, or a class. Build the lists deliberately - duplicates and inconsistent naming are the most common cleanup tasks at year-end.

#13 Customers and Sub-Customers

Each customer record holds billing info, tax status, payment terms, and a transaction history. Use sub-customers for project-based work or for tracking different jobs under one parent client. Customer-level reports (Sales by Customer, A/R Aging) drive collections discipline.

Key Insight: Set payment terms (Net 15 / Net 30 / Due on Receipt) at the customer level so they default on every invoice. Override at the invoice level only as an exception.

#14 Vendors and 1099 Tracking

Vendors are anyone you pay (other than employees). For each vendor, capture name, address, EIN or SSN, and 1099 status. Mark every contractor as 'Track payments for 1099' at setup. At year-end, QBO will compile 1099 totals for all eligible vendors. Missing the 1099 mark is the most common January-cleanup pain point.

Key Insight: Get a W-9 from every contractor *BEFORE* you pay them the first dollar. Once you have paid and they will not return your W-9 request, you have a problem. Make it a setup-vendor checklist item.

#15 Products and Services (Items)

Items are what you sell. Each item has a name, description, default rate, default income account, and tax status. Distinguish carefully: **Service** items track services rendered; **Inventory** items track quantity-on-hand and post to COGS automatically; **Non-inventory** items are products you sell but do not track quantity for; **Bundle** items group multiple items into one line.

INVENTORY	NON-INVENTORY
Use INVENTORY ITEM if: you stock physical product, need quantity on hand, want auto-COGS on sale. Requires QBO Plus+.	Use NON-INVENTORY ITEM if: drop-ship, occasional resale, no need to track on-hand quantity.

Key Insight: Inventory items in QBO use average cost only. If you need FIFO or LIFO, you need QBDT or an inventory app integration.

#16 Classes and Locations - Departmental Tracking

Plus and Advanced offer Classes (track P&L by line of business, department, or partner) and Locations (track P&L by physical location or store). Both add a dimension to every transaction so you can run a P&L by class or location. Use one or both - many businesses use class for product line and location for physical store.

Key Insight: Once you enable classes, set a default class on every customer, vendor, and item where possible. Otherwise users must select class on every transaction, and inconsistency creeps in.

Section 6 - Invoicing and Payment Workflows

Estimates to invoices to payments to deposits - the AR cycle in QBO

The customer-side cycle moves from Estimate (optional) > Invoice (creates AR) > Receive Payment (reduces AR, increases Undeposited Funds or Bank) > Deposit (moves Undeposited Funds to Bank). Each step posts a specific journal entry. Knowing the entries lets you audit the AR aging when it does not match expectations.

#17 Estimates and Invoices

An estimate is a non-posting document (no journal entry). When the customer accepts, you convert the estimate to an invoice with one click - QBO copies line items and creates the AR entry. Invoices post: Debit Accounts Receivable, Credit Income (and Credit Sales Tax Payable if applicable).

Key Insight: Use the invoice template editor to add your logo and payment instructions at setup. Customers pay faster when the invoice is easy to read and the payment options are obvious.

#18 Receive Payment and Undeposited Funds

When the customer pays, use Receive Payment - not a Bank Deposit. Receive Payment debits Cash (or Undeposited Funds if you batch multiple payments per deposit) and credits Accounts Receivable. Undeposited Funds is a holding account for payments received but not yet deposited in a batch.

DIRECT-TO-BANK	UNDEPOSITED FUNDS
DEPOSIT IMMEDIATELY: customer pays by ACH/wire/QBO Payments. Direct to Bank. Cleaner trail.	USE UNDEPOSITED FUNDS: paper checks deposited in batches. Match to the bank deposit total.

Key Insight: Old Undeposited Funds (months stale) is mistake #1 in QBO cleanups. Every payment in UF must eventually clear to a real Deposit entry that matches a bank statement line.

#19 Deposits, Refunds, and Credit Memos

A Bank Deposit takes one or more Undeposited Funds payments and posts to the bank. A Refund Receipt (full refund) or Credit Memo (partial / future credit) reverses sales. Refund Receipt debits Income and credits Cash; Credit Memo debits Income and credits AR (creating a customer credit applied to future invoices).

Key Insight: A refund issued by your payment processor often comes through the bank feed as a negative deposit. Match it to the Refund Receipt - do not categorize it directly as an expense. Matching keeps the customer's payment history clean.

Section 7 - Month-End Close Routine in QBO

The eight-step close translated to QBO clicks

The accounting cycle's closing steps map directly onto QBO actions. Follow the routine each month and the books stay clean. Skip a month or two and you create a cleanup project.

#20 The 8-Step QBO Close (One Page)

Run these eight steps in order at month-end. Reserve 2-4 hours for a clean month; longer if you are catching up.

Step	Action	Where in QBO
1. Bank & CC reconciliation	Reconcile each bank/CC to statement	Gear > Reconcile
2. AR aging review	Identify overdue invoices, send reminders, write off if needed	Reports > A/R Aging Summary
3. AP aging review	Identify overdue bills, schedule payment	Reports > A/P Aging Summary
4. Undeposited Funds clean	Confirm every UF payment cleared to a Deposit	Reports > Undeposited Funds detail
5. Accrual entries	Post depreciation, prepaid amortization, accrued payroll	+ New > Journal Entry
6. Sales tax filing	Review Sales Tax Center, file return, record payment	Taxes > Sales Tax
7. Review P&L; and BS	Compare to prior period; investigate unexpected swings	Reports > Profit & Loss / Balance Sheet
8. Close the books	Set closing date and password to lock prior period	Gear > Account & Settings > Advanced > Close the books

Key Insight: Setting a closing date (step 8) is what stops users from posting backdated entries that change last month's reports after you have already filed them. Always set the closing date.

CROSS-REFERENCE | From Foundations: Journal Entries Reference

Step 5 above (depreciation, prepaid amortization, accrued payroll) is where QBO needs you to post manual journal entries. Those entries are in Foundations: Journal Entries Reference - depreciation entry, prepaid expense amortization, accrued payroll, accrued interest. Each click in QBO posts an entry behind the scenes; the journal-entries reference shows you what is being posted.

Section 8 - Common Pitfalls and Fixes

The 10 mistakes that cause 90% of the cleanup work

Almost every QBO cleanup engagement traces back to the same handful of mistakes. Watch for these and you will save weeks of reconciliation work.

#30 Mistake #1 - Undeposited Funds bloat

Old payments sit in Undeposited Funds because they were never matched to a Bank Deposit. Open the UF report and clear each item by recording the deposit that received them.

Fix: *FIX: Run the Undeposited Funds report. For each old payment, either create a Bank Deposit that includes it, or delete the Receive Payment and re-record correctly.*

#29 Mistake #2 - Duplicate transactions from bank feed and manual entry

A common pattern: user records an expense manually, then categorizes the bank-feed copy as a separate expense. Now the expense is doubled.

Fix: *FIX: Use Match in the bank feed, not Add, whenever a transaction was pre-recorded. Search for duplicates by amount and date in the Expense Center.*

#28 Mistake #3 - Wrong category

Software subscriptions categorized as Office Supplies, contractor payments categorized as Wages, etc. Tax reports come out wrong.

Fix: *FIX: Use bank rules with tight conditions. Review the P&L; monthly - any category whose number looks surprising is a category to audit.*

#27 Mistake #4 - Missing 1099 vendors

Contractors paid throughout the year were not marked 'Track payments for 1099' at setup. January 1099 prep is now manual.

Fix: *FIX: In Vendor Center, filter by 'Eligible for 1099' = No. Review each, mark those who should be 1099, and run the 1099 Wizard - QBO will pick up YTD payments.*

#26 Mistake #5 - Misclassified equity (Owner contribution vs Distribution vs Loan)

Owner deposits money into the business and it goes to 'Owner Contribution' when it was actually a loan; or distributions go to a generic 'Owner Equity' instead of the Distributions sub-account.

Fix: *FIX: Maintain three distinct equity accounts: Owner Contributions, Owner Distributions / Draws, Loans from Owner. For S-corp owners this is critical for basis tracking.*

#25 Mistake #6 - Sales tax errors

Customer was charged tax that should not have been, or not charged tax that should have been. Sales Tax Payable does not match what was collected.

Fix: *FIX: Run Sales Tax Liability Report and compare to invoices. Configure Automated Sales Tax with correct ship-to defaults. Mark tax-exempt customers as exempt.*

#24 Mistake #7 - Bank feed gaps

Bank connection broke for a week or a month and transactions stopped flowing. User did not notice.

Fix: *FIX: Set a calendar reminder to verify the bank feed weekly. If a gap exists, import the missing transactions via CSV or re-connect and pull the missing window.*

#23 Mistake #8 - Payroll-tax journal-entry confusion

Third-party payroll (Gusto, ADP, QuickBooks Payroll) posts to the wrong accounts, or splits employee/employer tax incorrectly, and the reconciliation does not tie to the payroll provider's report.

Fix: *FIX: Set the payroll provider's COA mapping carefully at setup. Reconcile each pay run to the provider's Payroll Summary report - totals must match line for line.*

#22 Mistake #9 - Opening Balance Equity sitting on the BS

Opening Balance Equity is QBO's catch-all when historical balances were entered without offsetting entries. Anything left in OBE at year-end means something is unreconciled.

Fix: *FIX: At the end of setup, journal-entry the remaining OBE balance to the correct equity account (Owner Contributions, Retained Earnings, etc.). OBE balance should be zero after onboarding.*

#21 Mistake #10 - Year-end close mistakes

Closing date never set. Distributions never moved to Retained Earnings. Estimated tax payments categorized as expense.

Fix: *FIX: Set closing date and password every January. Distributions are equity, not expense; verify the Distributions account zeroes out into Retained Earnings each year (QBO does the IS close automatically; equity moves require a JE).*

Section 9 - When to Hire a Bookkeeper or Move to QBDT/NetSuite

Knowing when you have outgrown DIY

DIY bookkeeping is sustainable up to a point. Past it, the cost of mistakes exceeds the cost of professional help. Past another point, QBO itself runs out of capacity and you need either QBDT Enterprise or true mid-market ERP.

#31 Signs You Have Outgrown DIY

Hire a bookkeeper (1-2 days a week) or controller (part-time fractional) when these signs cluster.

Sign	What It Usually Means
You are doing bookkeeping at 11pm	Time better spent on the business; hire it out
Reconciliations are weeks behind	Books are unreliable; lender / tax preparer concerned
You skip the P&L; review	No basis for management decisions
Year-end requires major cleanup	Cumulative cost > bookkeeper fees
You missed payroll-tax or sales-tax deadlines	Penalties and interest exceed fees
You filed a tax extension because books were not done	Books are the bottleneck on tax filing

Key Insight: A part-time bookkeeper at \$40-90 per hour typically covers 8-20 hours per month for a small business. For \$1,500-3,000 per month a fractional controller manages a bookkeeper, closes the books, prepares management reports, and works with the CPA at year-end.

#32 Signs You Have Outgrown QBO

Move to QBDT Enterprise or true ERP (NetSuite, Sage Intacct) when the software itself is the constraint.

Sign	Suggested Move
Multi-entity consolidation needed	NetSuite / Sage Intacct / Acumatica
50+ concurrent users	QBDT Enterprise or ERP
Inventory with serial / lot tracking	QBDT Enterprise Platinum or ERP
International multi-currency at scale	NetSuite OneWorld / Sage Intacct
Project accounting / WIP at scale	ERP with project module
SOX / heavy audit requirements	ERP with audit-trail depth QBO does not match

Key Insight: An ERP migration is a 4-9 month project and the implementation cost typically runs \$50K-\$500K depending on scope. Plan it well in advance of the trigger; rushed migrations hurt.

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NEXT STEP*From Foundations to Flagship***PRIMARY PATH****CFO & Controller's Guide (489 pages)**

Ready to run QuickBooks the way a controller does? The CFO & Controller's Guide covers the full seat: closing the books on a monthly cadence, building management reports out of QBO data, working-capital and treasury management, technical accounting on revenue and leases, and the FP&A; discipline that turns transactional data into a forecast. It is the operator manual for the role that owns QBO at scale.

ALSO CONSIDER**Business Buyer's Guide**

If you are evaluating a target's QBO file as a buyer - in a search-fund deal, a small acquisition, or a roll-up - the Business Buyer's Guide walks through reading a seller's QBO file, the diligence-stage cleanup process, and how to negotiate a working-capital peg from a set of QBO reports.

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