



Find your clear starting point.

Bookkeeping on its own, or one plan with CPA tax advisory. Compare the monthly options below; your scope and final fee are confirmed in writing. All prices are in USD.

Monthly service	Starter	Growth	Advanced
Bookkeeping	\$450/mo	\$750/mo	From \$1,200/mo
CPA advisory component	From \$250/mo	From \$350/mo	From \$450/mo
Combined total	From \$600/mo Save 14.3% approx.	From \$1,000/mo Save 9.1% approx.	From \$1,550/mo Save 6.1% approx.
Agreed scope	1 entity · up to 3 bank & credit-card accounts	1 entity · up to 5 bank & credit-card accounts	Accounts, entities & reporting agreed in your quote

Every monthly plan starts with more.

Free LedgerHub accounting software • Free migration • Priority support • CPA review of bookkeeping transactions • MCA reconciliation and portfolio tracking within your agreed scope.

Starter coverage

Up to 250 routine transactions/month, averaged over 3 months

Bank & credit-card reconciliations

Monthly financial reports

Growth coverage

Up to 450 routine transactions/month, averaged over 3 months

Monthly bank & credit-card reconciliations

Financial reports & cash-flow analysis

Advanced coverage

Bookkeeping for an agreed transaction & entity scope

Multi-entity or MCA workflows scoped to your business

Deal volume & participant reporting agreed up front

Monthly reports & dashboards within your agreed scope

Dedicated account manager

With CPA advisory: Annual personal federal + one state return, up to 1 hour of planning per month, quarterly estimates, and year-end projection. Additional consultation time is billed separately at \$165/hour, agreed before the work begins. Full scope on page 3.

Save \$100/month against the separately quoted prices while both monthly bookkeeping and CPA tax advisory remain active. That is \$1,200 over 12 months. Cannot be combined with other promotions.

Percentages compare starting combined prices with separate fees: Starter \$700/mo; Growth \$1,100/mo; Advanced \$1,650/mo. Rounded percentages vary with your final quote.

Your fixed monthly quote reflects your 3-month average transaction volume, accounts, entities, and complexity. All monthly bookkeeping plans include free LedgerHub accounting software, free migration, and MCA reconciliation and portfolio tracking within your agreed scope. Historical cleanup and extra work are quoted and approved before they begin. Custom projects exclude free software and migration. CPA review covers bookkeeping transactions only; financial-statement sign-off is not included.



A clear scope. Room to grow.

Custom projects & hourly support

\$65/hour bookkeeping

\$165/hour CPA consultations. Separately scoped and billed.

Catch-up / cleanup bookkeeping

Historical reconciliations

Written estimate approved before work begins

One-time or ongoing — no retainer required

Priority support

Free LedgerHub software and migration are included with monthly bookkeeping plans only. For custom or hourly projects, software access and migration are optional and separately quoted. Custom software development and automation are quoted by project.

Custom trackers, reports, software and automation are quoted by project. Scope, delivery and ongoing support are agreed in advance. Bundle savings exclude custom work.

New clients: 10% off eligible hourly work

First 6 months

Hourly bookkeeping: \$58.50/hour

Hourly CPA tax planning: \$148.50/hour

Tax filing and monthly plans are excluded.

New clients only. Save 10% on hourly bookkeeping (including cleanup and catch-up) and hourly CPA tax planning for 6 calendar months from the start of your first eligible paid engagement, as recorded in your written agreement. Standard rates resume afterward. Tax filing, monthly plans and subscriptions, fixed-price projects, software, migration, third-party costs, and other services are excluded. Cannot be combined with another discount on the same work. Scope, estimated hours, eligibility, and the offer end date are confirmed in writing before work begins.

Free software & migration: estimated savings

Subscription replaced	Monthly bill	Annual saving
QuickBooks Online Simple Start	\$38	\$456
QuickBooks Online Essentials	\$85	\$1,020
QuickBooks Online Plus	\$140	\$1,680
Xero Early	\$27	\$324
Xero Growing	\$59	\$708
Xero Established	\$97	\$1,164

Standard US monthly prices checked October 9, 2026, before promotions and taxes. Sources: quickbooks.intuit.com/pricing/ and xero.com/us/pricing-plans/. These are cost examples, not equivalent feature tiers. Savings equal 12 months of fees avoided if LedgerHub meets your needs and you cancel the replaced subscription. Actual bills, promotions, retained apps, add-ons and taxes affect savings. Software savings do not reduce the service fee.

Free migration moves existing records into LedgerHub with monthly plans. Historical cleanup, corrections and catch-up work are separately quoted. Free software and migration exclude custom and hourly projects.

How we measure monthly workload: We use your last 3 complete months of routine transactions to find your starting tier, then confirm accounts, entities, and complexity in a free books review. For example, $(220 + 280 + 240) / 3 = \text{about } 247$ transactions/month fits Starter. Full counting rules appear on page 7.



Year-round CPA guidance, clearly defined.

Personal tax filing and direct, year-round planning with a CPA to identify tax-saving opportunities and build a strategy around your situation, within a clear monthly scope.

Included in all monthly bundles, or available separately.

From \$250/month for standard situations. The CPA advisory component starts at \$350/month with Growth and \$450/month with Advanced. Your final fee depends on company size, revenue, tax complexity, and the agreed scope; it is confirmed before you start.

INCLUDED EACH MONTH

1 hour

CPA planning & consultation

ADDITIONAL CONSULTATION

\$165/hour

Billed separately, agreed in advance

Your annual personal returns

Preparation and electronic filing of one annual federal Form 1040 individual income tax return.

Preparation and filing of one state individual income tax return.

Planning throughout the year

Year-round tax planning and consulting, with up to one hour per calendar month.

Quarterly estimated tax calculations and payment reminders, where applicable.

An annual year-end tax projection.

Support between tax seasons

Unlimited email correspondence about routine tax matters.

Review of routine IRS and state tax notices and preparation of responses, excluding examinations, audits, and appeals.

Secure client portal and electronic document storage.

Priority scheduling for tax planning consultations.

Priority support for matters within your agreed subscription scope.

Billing, consultation time & cancellation

- The subscription is billed monthly in advance.
- Unused consultation time does not carry over to subsequent months and has no cash value.
- The subscription applies only to the client named in the agreement and cannot be transferred to another individual or entity.
- The monthly subscription fee may be adjusted with at least 30 days' written notice.
- Either party may terminate the subscription with 30 days' written notice. Fees earned before termination remain due and payable.

CPA advisory and bookkeeping review have different scopes.

I&S Accounting Services, LLC is an accounting and bookkeeping firm, not a CPA firm. CPA tax advisory is separate from CPA review of bookkeeping transactions and does not include financial-statement sign-off or assurance services.

Tax-saving opportunities depend on your circumstances; specific savings are not guaranteed.



What is billed separately?

The exclusions below apply to the tax subscription. Your bundle still includes the bookkeeping and financial reports in your selected tier. Payroll and any other additional services require a separate agreed scope.

Tax subscription exclusions

Business income tax returns, including Forms 1120, 1120-S, 1065, 990, 1041, or similar returns.

Amended tax returns.

Prior-year tax returns.

Additional state income tax returns.

Payroll tax returns or payroll processing.

Bookkeeping or accounting services.

Financial statement preparation, compilation, review, or audit services.

IRS or state examinations, audits, appeals, collections, or litigation.

Business entity formation, dissolution, or restructuring.

Tax subscription exclusions (continued)

S Corporation elections or revocations.

Employer Identification Number (EIN) applications.

Beneficial Ownership Information (BOI) filings.

Sales and use tax filings.

Foreign reporting, including FBAR (FinCEN Form 114), Forms 8938, 5471, 8865, 3520, 3520-A, 5472, and similar international information returns.

Estate, gift, fiduciary, or nonprofit tax returns.

Written tax opinions or specialized tax research.

Any service not expressly included in the subscription scope.

Extra work is agreed in advance.

Services outside this subscription are billed separately under the fee schedule in your agreement, unless otherwise agreed in writing.

Additional bookkeeping & custom work

Historical cleanup, corrections and catch-up bookkeeping.

Payroll and payment administration.

Additional accounts or entities beyond the agreed scope.

Inventory, job costing and additional reporting.

Additional MCA sources, deal volume, participants or custom reports beyond the agreed scope.

Custom trackers, software, integrations and automation.

We agree a separate project fee or monthly addition before work begins. Platform access and accounting labor have separate scopes; third-party app fees may apply. Bookkeeping and reports in your selected bundle remain covered. CPA transaction review excludes financial-statement sign-off.

Getting started

1. Free books review. 2. A written scope and quote. 3. Migration and onboarding.

For your peace of mind, we sign an NDA and a service contract with every client — keeping both parties fully compliant and protected.



Tax preparation: returns & schedules.

Per-form fees apply to separately purchased services and work outside the tax subscription. One annual personal federal Form 1040 and one state individual return are included in the subscription.

Basic tax return preparation

Service	Description	Fee
Form 1040 — Individual return	W-2 income, standard deduction, basic credits, and state return	\$350
Form 1040 with itemized deductions	Includes Schedule A (medical, taxes, mortgage interest, charitable)	\$370

Additional forms & schedules

Form / Schedule	Description	Fee
Schedule C	Profit or loss from business (self-employed income)	From \$270
Schedule D	Capital gains & losses (fewer than 5 transactions)	\$65
Schedule E — Rental	Income from rental property (per property)	From \$255 each
Schedule E — K-1	Income from an S-Corp or partnership (Form K-1)	\$85 each
Schedule SE	Self-employment tax	\$30
Form 1099	Additional income statements (interest, dividends, and similar)	\$20 each
Form 1099-R	IRA distribution	\$65 each
Form 5498	IRA contribution	\$30 each
Form 1098-E	Student loan interest	\$35 each
Form 1098-T	Tuition statement	\$65 each
Form 8995	Qualified business income deduction	\$30

Business tax returns

Form	Description	Fee
Form 1120 / 1120-S	Corporate return (C-Corp / S-Corp)	Starting at \$800
Form 1065	Partnership return	Starting at \$780
LLC — single-member (Schedule C)	LLC reporting as a disregarded entity	Starting at \$270

Fees are starting points for standard situations; final fees are confirmed after document review. Monthly bookkeeping clients receive a discount on separately quoted tax preparation. Included subscription returns are covered by the monthly fee.



Tax preparation: additional services.

Separately scoped services. Confirm all work and fees in your written quote or agreement.

Additional tax services

Service	Description	Fee
Tax planning consultation	Tax planning and strategy sessions; additional time beyond the subscription's included monthly hour	\$165 / hour
Amended return	Preparation of Form 1040-X	\$280
Income verification letter	Letter to a lender confirming the returns we prepared and filed for you	\$250
Estimated tax calculations	Quarterly calculations for self-employed clients	\$60 / quarter
Audit support	Representation and support in an IRS examination, under a separate engagement letter	\$210 / hour
Rush fee	Expedited processing within 48 hours	+25% of total fee

Filing, registration & compliance

Service	Description	Fee
S-Corp election	Preparation and filing of Form 2553	\$135
S-Corp state election	Completion of the state S-Corp election	\$60
E-file	Electronic filing of your tax return	\$50
Paper filing	Handling and mailing of a paper return	\$55
Form 2848	Power of attorney	\$65
LLC formation — complete package	State registration (articles of organization) + EIN application (Form SS-4), with an operating agreement drafted for you to review and sign. Both services below are included in this \$350 total.	\$350
EIN application — Form SS-4	EIN application only — for clients who need just this service. Also included in the complete LLC package.	\$150
State registration	Company registration only — for clients who need just this service. Also included in the complete LLC package.	\$200
BOI filing	Beneficial ownership information report filed with FinCEN	\$125

The complete LLC formation package includes the EIN application and state registration; these are not charged again when included in the package. Audit support requires a separate engagement.



Your pricing questions, answered.

How do you count transactions and handle busy months?

We use your last 3 complete months of routine transactions to find your starting tier, then confirm accounts, entities, and complexity in a free books review. Count activity across all agreed business bank and credit-card accounts. Duplicate imports are excluded; transfers between your own accounts count once. The debit and credit entries for the same transaction do not count as two billable transactions. An ecommerce payout may require reconciliation of many sales, refunds, and fees. MCA reconciliation and portfolio tracking are included within your agreed monthly scope; we confirm deal volume, participants, and source data alongside routine transaction counts. Inventory, job costing, and additional custom reporting are separately scoped. We review the average quarterly and agree any fee change before it takes effect. Seasonal businesses can agree an annual volume pattern in advance.

Does the bundle discount expire after six months?

No. Save \$100/month against the separately quoted prices while both monthly bookkeeping and CPA tax advisory remain active. That is \$1,200 over 12 months. Cannot be combined with other promotions. Your agreed fee may change if your service scope changes, with advance notice. There is no scheduled six-month promotional price increase.

What work is quoted separately from routine bookkeeping?

Historical cleanup, payroll and payment administration, extra accounts or entities, inventory, job costing, and custom trackers or automation are separately scoped. MCA reconciliation and portfolio tracking are included within your agreed monthly plan; deal volume, participants, source data, and reporting are confirmed in your quote. Additional MCA sources or custom reporting beyond that scope are agreed separately before work begins.

How much does bookkeeping cost at I&S Accounting?

Monthly bookkeeping starts at \$450 for Starter (up to 250 average routine transactions and 3 accounts), \$750 for Growth (up to 450 and 5 accounts), and \$1,200 for Advanced with a custom scope. Starter and Growth cover one entity. We use a 3-month transaction average, then confirm complexity and scope. All monthly plans include free LedgerHub accounting software, free migration, priority support, and MCA reconciliation and portfolio tracking within your agreed scope.

What do bookkeeping + CPA tax advisory bundles cost?

Starter starts at \$600/month, Growth at \$1,000/month, and Advanced at \$1,550/month. These are total starting prices including both services and the ongoing \$100/month discount. The final fee reflects bookkeeping complexity and the separately scoped CPA advisory fee, which starts at \$250/month. Save \$100/month against the separately quoted prices while both monthly bookkeeping and CPA tax advisory remain active. That is \$1,200 over 12 months. Cannot be combined with other promotions.

Does the CPA tax subscription include my business return?

No. It includes preparation and e-filing of one annual personal federal Form 1040 and preparation and filing of one state individual return. Business returns, amended or prior-year returns, and additional state returns are outside the subscription and billed separately. The bookkeeping and financial reports listed in your agreed plan remain covered. Payroll requires a separate agreed scope.

How much CPA consultation time is included?

Up to one hour of tax planning and consulting per calendar month, plus unlimited email correspondence about routine tax matters. Additional consultation time is billed separately at \$165/hour, agreed before the work begins. Unused time does not roll over and has no cash value. The subscription also includes quarterly estimated tax calculations and payment reminders where applicable, an annual year-end projection, and review and responses for routine IRS and state notices, excluding examinations, audits, and appeals.



Software, projects & the next step.

How is the tax subscription billed, and how do I cancel?

The subscription is billed monthly in advance. Unused consultation time does not carry over to subsequent months and has no cash value. The subscription includes up to one hour of CPA planning and consultation per calendar month. Additional consultation time is billed separately at \$165/hour, agreed before the work begins. The subscription applies only to the client named in the agreement and cannot be transferred to another individual or entity. The monthly subscription fee may be adjusted with at least 30 days' written notice. Either party may terminate the subscription with 30 days' written notice. Fees earned before termination remain due and payable.

Is accounting software included in the price?

Yes. Every monthly bookkeeping plan, including bookkeeping + CPA advisory bundles, includes free LedgerHub accounting software with no separate software subscription fee. Migration to LedgerHub is also free. Custom and hourly projects exclude these benefits; software and migration can be quoted separately.

What does free migration include?

Free migration moves your existing accounting records into LedgerHub as part of your monthly bookkeeping plan. We confirm the records and source system with you before the move. Historical cleanup, correcting old records, and catch-up bookkeeping are separate work and quoted before starting. Free migration does not apply to custom or hourly projects.

How are estimated accounting software savings calculated?

The examples use standard US monthly subscription prices checked on October 9, 2026: QuickBooks Online Simple Start \$38, Essentials \$85, and Plus \$140; Xero Early \$27, Growing \$59, and Established \$97. Estimated annual savings equal the subscription fee avoided multiplied by 12, if LedgerHub meets your needs and you cancel that paid subscription. These are software cost examples, not equivalent-feature comparisons or a discount on our service fee. Promotions, taxes, add-ons, and any retained apps affect actual savings. You can enter your own bill for a personalized estimate.

Are there setup fees or long-term contracts?

No setup fees and no long-term contract. We do sign an NDA and a service contract with every client, so both sides are protected and compliant.

How much does tax preparation cost?

Tax preparation is available on a per-form schedule: an individual Form 1040 with a state return starts at \$350, and business returns (Form 1120 / 1120-S) start at \$800. Monthly bookkeeping clients get a discount on separately quoted tax preparation. If you choose the Monthly Tax Advisory Subscription, one annual personal federal Form 1040 with e-filing and one state individual return are included; business returns and other exclusions are still billed separately.

Do you offer one-time cleanup or catch-up bookkeeping?

Yes. One-time and catch-up projects are billed at \$65/hour. Once your books are current, we can keep them clean with a flat monthly package.

Can I order just an EIN or just state registration?

Yes. An EIN application (Form SS-4) is \$150 on its own, and state registration is \$200 on its own. The complete LLC formation package is \$350 total and includes both, plus an operating agreement drafted for your review and signature. Choose the package or the individual services you need; those services are not charged again when included in the package.

Ready for your own clear quote?

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This is a pricing reference, not a personalized quote. Your agreed scope and signed service agreement govern your engagement. Check the website for current pricing.