

Software	Cost	Best for	Add ons:	Pros	Cons
<a href="#">Wave</a>	Free	solopreneurs w/basic bookkeeping needs	Can purchase payroll in select states (not ME) and payment processing	Free; good invoicing; good written bookkeeping guidance; easy navigation	Lacks functionality; can't grow with your business; Limited tech support; no easy way to record check payments; Limited customer and vendor info tracking
<a href="#">QB Solopreneur</a>	\$20/mo (\$240/yr)	solopreneurs	Payment processing; mobile app for mileage and receipt capture	Tied to Schedule C tax form; Calculates quarterly SE taxes; connects to TurboTax; separates personal transactions if using same bank account	Tied to Schedule C tax form; Limited invoicing, Limited customer and vendor tracking; no payroll options
<a href="#">Freshbooks</a>	\$19-\$60/mo based on billable clients	Solopreneurs and small businesses (4 plans)	App integration limited	Easy navigation	Limited functionality at lowest level
<a href="#">Quickbooks Online (Simple Start)</a>	\$30/MO (\$360/yr)	Startups planning to grow	Payroll, time tracking, 750 available integrations	All QBO is the industry standard in US	Does not track A/P, inventory, projects
<a href="#">Quickbooks Online (Essentials)</a>	\$60/MO (\$720/yr)	Service businesses without inventory	750 available integrations	widely used by accountants; robust user community	Cost
<a href="#">Quickbooks Online (Plus)</a>	\$90/MO (\$1080/yr)	Product businesses w/inventory or businesses who need to track projects	750 available integrations	Inventory tracking; project tracking; complete package	Cost
<a href="#">XERO</a>	\$15-\$78/mo three options	Three levels of "early", "growing", "established"	hundreds of integrations, plays well with Gusto payroll, has a good mobile app	Unlimited number of users; easy navigation and use; integrates well with Gusto payroll; allows inventory tracking at all levels; strong positive reviews	Receipt capture and storage costs extra; limits on #invoices for starter plan; not as widely known by accountants in US
<a href="#">ZOHO Books</a>	Free option for biz w/less than \$50k; 5 options from \$15-\$120/mo	businesses already using Zoho apps	app integration limited	Cost, Easy to use; accountant access (but less popular); invoicing	Scalability; free version does not connect to bank accounts; fewer reports and integrations; not as widely used in US; may be too complex for some users