A PRACTICAL GUIDE

The Church Treasurer's Monthly Close Checklist

A step-by-step guide to accurate record-keeping, reconciliation, and reporting for small church treasurers

Made by the Braxis machine

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ABOUT THIS GUIDE

What this is

This guide is for small-church treasurers.

It is a practical method, not a promise of a result. It contains no invented statistics, no fake customers, and no guarantees. The words were drafted with AI assistance.

Use the checklist at the end on a real piece of work this week.

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Gather and Organize Your Documents

Start by collecting all financial records for the month. This includes bank statements, credit card transactions, receipts for cash payments, and any checks issued. Sort them by date and category—such as offerings, expenses, and donations—to make reconciliation easier. Use a simple folder system or digital files (like a labeled folder in your email or cloud storage) to keep everything in one place. Separate physical receipts from digital ones to avoid confusion. If your church uses multiple accounts (e.g., separate savings for missions or operations), gather those statements as well. Label each file clearly with the date and purpose, such as ‘October 2023 Offerings’ or ‘November 2023 Utilities.’ This step ensures you have everything you need before moving forward and prevents last-minute scrambling.

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Reconcile Bank and Credit Card Statements

Reconciliation is the process of matching your church’s financial records with those from your bank or credit card provider. Start with your bank statement and compare it to your church’s ledger or spreadsheet. Note any discrepancies—such as missing deposits, unrecorded fees, or unauthorized transactions—and investigate them immediately. For credit card statements, review each charge to ensure it matches a valid expense. Use a highlighter or a simple color-coding system in your spreadsheet to mark transactions as ‘verified’ or ‘pending review.’ If you spot errors, contact your bank or provider right away to resolve them. Reconciliation should be done monthly to catch issues early and maintain accuracy. If you’re unsure about a transaction, keep a record of your questions and follow up with the appropriate person.

Update Your Church’s Ledger or Accounting Softw

Once reconciled, update your church’s financial records to reflect the accurate totals. If you use a spreadsheet, enter the reconciled amounts into the correct columns and update formulas if needed. If you use accounting software (like QuickBooks or Aplos), log in and input the verified transactions. Double-check that all categories are correctly assigned—such as ‘Offerings,’ ‘Salaries,’ or ‘Building Maintenance.’ If you notice any missing entries, add them based on receipts or bank records. For cash transactions, ensure they’re recorded in the same month they occurred, even if the deposit was made later. Label any adjustments clearly, such as ‘Correction: October Offerings Shortfall.’ This step ensures your records stay current and accurate for future reporting.

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Prepare the Monthly Financial Report

The monthly report is your chance to communicate the church’s financial health to leaders, staff, or the congregation. Start with a summary of key figures, such as total offerings, expenses, and net income. Include a brief explanation of any significant changes, such as unexpected costs or large donations. Use simple language and avoid jargon—this report should be easy for non-financial members to understand. If your church has multiple accounts (e.g., missions, operations, or savings), include a breakdown of each. Attach supporting documents, like the reconciled bank statements or a summary of upcoming bills, to provide context. If possible, include a brief note on how the finances align with the church’s budget or financial goals. Deliver the report in a clear format, such as a one-page PDF or a printed sheet, and share it with the appropriate people before the next meeting.

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Plan for the Next Month and Set Reminders

End your close process by planning for the following month to avoid common pitfalls. Review your church’s recurring expenses (e.g., utilities, salaries, or loan payments) and set calendar reminders for due dates. If you notice patterns—such as frequent late payments or missed donations—address them proactively. For example, if offering collections are consistently underreported, consider implementing a simpler tracking system. Also, schedule time in your calendar for the next month’s close, especially if it’s a busy season. If your church uses a shared spreadsheet or software, remind your team of any updates or changes to the process. Finally, set aside a few minutes to back up your financial files to a secure location, whether that’s an external hard drive or cloud storage. This habit prevents data loss and ensures your records are always accessible when needed.

USE THIS

Checklist

☐ 1. Gather all bank statements, credit card transactions, receipts, and checks for the month and sort them by date and category.
☐ 2. Reconcile each account by comparing your church’s records with the bank’s statements and resolving any discrepancies immediately.
☐ 3. Update your church’s ledger or accounting software with the verified transactions and correct any missing or miscategorized entries.
☐ 4. Prepare a clear monthly financial report summarizing key figures, explaining changes, and attaching supporting documents for transparency.
☐ 5. Plan for the next month by reviewing recurring expenses, setting reminders for due dates, and backing up your financial files to a secure location.

Where this came from

This guide is a digital product from Braxis AI. The machine wrote it with AI assistance. It contains no invented statistics, no fake customers, and no guarantees. The PDF is delivered immediately after checkout. If something is wrong, email braxisai@gmail.com and it will be fixed.

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