

Pathfinder report Maya R. Columbus, Ohio October 2026 · version 1

Your plan to close the gap

Close your \$1,500 monthly gap in about 13 weeks by turning the bookkeeping you already do for friends into a small practice, then adding a part-time remote role once you're certified.

Monthly gap today

-\$1,500

First paid work

Day 4

Gap fully closed

Week 13

Hours a week needed

8

1 · WHERE YOU STAND

Short \$1,500 every month

At this pace savings of \$6,200 last about 4.1 months. The plan aims to close the gap before then, starting with money you can keep this week.

The monthly picture

Take-home pay **\$4,100**

Household costs **\$5,600**

Gap **-\$1,500**

Income **\$4,100**

Costs **\$5,600**

Where it goes



Rent	\$1,950
Childcare	\$1,100
Groceries	\$900
Car	\$640
Phone & internet	\$310
Other	\$700

Kept this week: \$212/month

Two unused streaming subscriptions **\$38**

Switch phone plan to a prepaid family plan **\$64**

Re-quote car insurance (no claims in 6 years) **\$55**

Dependent-care FSA through her employer **\$55**

Found in the interview and checked against current prices. No new income needed.

What we heard

A capable organiser who has kept a 30-person office running for eight years and quietly does the books for friends’ businesses. Trusted with money and detail, calm when deadlines pile up, and at her best when a messy situation becomes a tidy one. Her current job has stopped growing; what she misses is independence and a clear link between effort and pay.

Two children (7 and 11), partner working part-time · 8 free hours a week (Tue + Thu evenings, Sat mornings)

Strongest skills

- 1

Bookkeeping and reconciliation
Weekly for 8 years · enjoyment 8/10

Q12 Q31
- 2

Running operations and suppliers
Daily in her current job

Q18
- 3

Calm with difficult clients
Inferred from how she describes them

Q22 Q40
- 4

Explaining money simply
Friends ask her to “look over” budgets

Q27

Q-numbers point to the interview answers each line comes from.

Gives her energy

- Turning chaos into order
- Finishing a month-end close
- One-to-one problem solving
- Quiet, focused mornings

Drains her

- Open-plan noise and interruptions
- Cold-calling strangers
- Big group presentations
- Unclear priorities from above

Work that fits your nature, and work that won't

From your answers about energy, decisions, planning and what you enjoy. Used to rank options that already fit your skills, money and time.

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J

The Organiser

She knew her type (“ISTJ, I think”). Her answers in the interview point the same way.

Extraverted

Introverted

Recharges alone after social events; prefers one-to-one.

Sensing

Intuitive

Trusts facts, details and what has worked before.

Thinking

Feeling

Decides on logic, but weighs the effect on people.

Judging

Perceiving

Likes plans, lists and finishing early.

Work interests (Holland code: CES)

C	Conventional Order, data, accuracy	88
E	Enterprising Running things, persuading	52
S	Social Helping, explaining	48
I	Investigative Analysing, solving	41
R	Realistic Hands-on, physical	20
A	Artistic Creating, self-expression	15

What matters most at work

Independence

Security

Being trusted

Visible results

Good fit

Freelance bookkeeping for small businesses
Detail-heavy, independent, results she can see every month.

Remote part-time bookkeeper or payroll assistant
Quiet, structured work with clear deadlines.

Operations manager at a small firm
Uses her strongest skill (order) with more say.

Small-business budgeting workshops (later)
Small groups and a script she controls.

Poor fit

Commission-only sales
Cold outreach and unpredictable pay drain her.

Open-plan call-centre roles
Constant interruptions, no deep work.

Unstructured “startup generalist” jobs
Shifting priorities, little closure.

Personality types are a lens, not a verdict. We use them only to rank options that already fit your skills, money and time.

4 • WHAT THIS PLAN PROTECTS

What this plan will never cost you

You told us what matters more than the money. These are hard limits: no task in the plan breaks them.

Dinner and bedtime with the kids

No client work before 8:30 pm on weeknights; calls only Tue and Thu after bedtime.

Her health and sleep

Hard stop at 10:30 pm; no more than 8 hours of side work a week until month 3.

Sundays

Nothing is ever scheduled on Sunday. The weekly review happens Monday morning.

5 • OPTIONS COMPARED

Four paths, scored on the same terms

Each was researched, then challenged by a second reviewer looking for wrong numbers and missed rules.

Recommended Freelance bookkeeping for local small businesses Start-up cost \$120 First pay in 4 days Starts with the client she already has; 3 fixed-price packages.	Income Fit Speed Low risk		7 9 9 8	+\$880 a month by month 3
Add in month 2 Part-time remote bookkeeper (after certificate) Start-up cost none First pay in 45 days 23 current listings within reach; two evenings a week.	Income Fit Speed Low risk		6 8 5 9	+\$420 a month by month 3
Plan B Operations manager at a larger firm Start-up cost none First pay in 75 days Bigger raise, but a full job change; keep warm as plan B.	Income Fit Speed Low risk		8 7 3 6	— a month by month 3
Not recommended Weekend event planning Start-up cost \$300 First pay in 30 days Takes her Saturdays and drains her energy. Not recommended.	Income Fit Speed Low risk		4 4 6 5	+\$300 a month by month 3

Recruiters: when they help, and which kind

Yes, for the part-time remote role. Not for the freelance clients.

Small accounting firms and multi-location businesses in Columbus fill part-time bookkeeping roles through staffing agencies more often than through their own ads, and agencies place certified bookkeepers quickly. Freelance clients come faster from local groups and accountants.

A legitimate recruiter never charges you. The employer pays them.

Who to approach

Accounting & finance staffing agencies F19

They place part-time and contract bookkeepers with firms that never post publicly. Register once the ProAdvisor certificate is done.

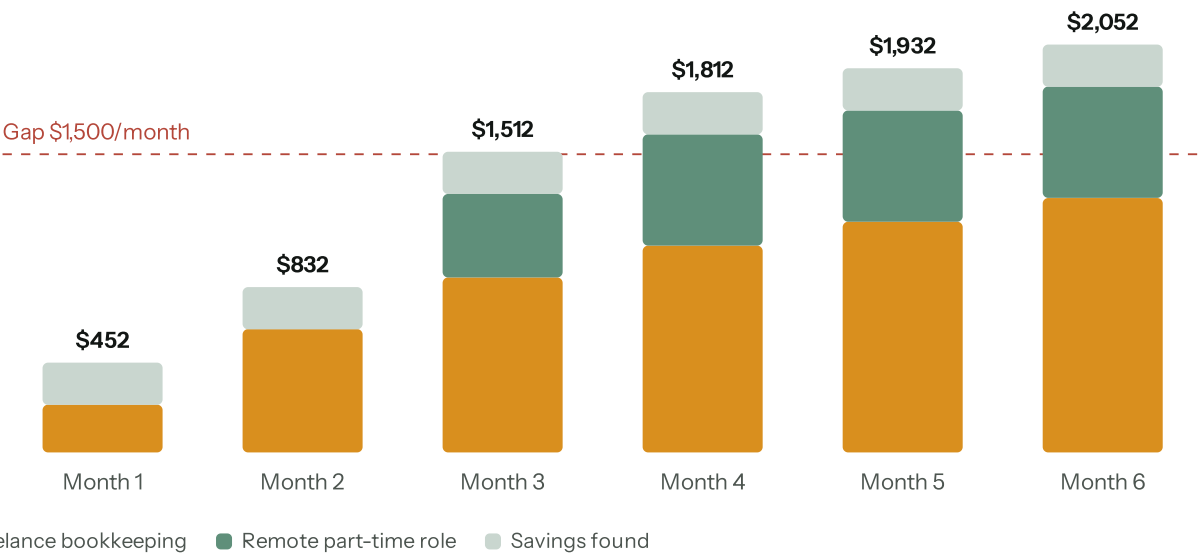
In-house recruiters at the 3 largest local accounting firms F20

Apply directly and connect on LinkedIn: tax-season overflow roles go to people already in their pipeline.

What to ask them

- Which of your clients hire part-time bookkeepers who work from home?
- Do you place people before they're certified, or only after?
- What do your bookkeepers earn per hour, and who sets the hours?

New money each month, against the gap



A projection from the research findings. The weekly review compares it with what actually came in and re-plans when it drifts.

Three phases, every task dated

Built around Tue + Thu evenings, Sat mornings. Every task appears in the app on its day, with a ready-made message or prompt where one helps.

Weeks 1-2

Stabilise

First paid client, \$212/mo of savings locked in

- Claim the dependent-care FSA and cut 2 subscriptions
- Price sheet: 3 monthly packages
- Offer to 2 local business groups
- First paid client (day 4)

Weeks 3-6

Build

3 monthly clients · certificate started

- Free QuickBooks ProAdvisor certification
- Email 3 accountants who outsource bookkeeping
- Google Business Profile + 2 reviews
- Apply to 5 remote part-time roles

Weeks 7-13

Grow

5 clients + part-time role · gap closed

- Raise rates for new clients by 15%
- Start the part-time role (2 evenings)
- Set aside 25% for taxes each month
- Review: keep, change or drop each stream

Week 1

Mon

Enrol in the dependent-care FSA

Cancel 2 subscriptions

Tue

Post an offer in 2 local business groups

Wed

Price sheet: 3 packages

Thu

First paid client · \$240

Fri

Email 3 local accountants

Sat

Certificate, module 1 (90 min)

Sun

Family day

Real demand near you

Pulled live from job boards, Google Maps and company databases for Columbus, Ohio.

\$35-55

Freelance bookkeeping, per hour, Columbus **F3**

120+

Small businesses within 5 miles with no bookkeeper listed **F7**

23

Part-time remote bookkeeping roles open this week **F9**

4.7★

Average rating of the 15 local bookkeeping firms (median 18 reviews) **F8**

Open roles that fit

Role	Employer	Pay
Part-time Bookkeeper (remote)	Regional dental group	\$24–28/hr
Accounts Payable Specialist, 20 hrs	Property management firm	\$23/hr
Bookkeeper, evenings	Family-owned restaurant group	\$25/hr

Who to approach first

Who	Ask for	Why they need you
Independent cafés and bakeries	Owner	Monthly books, payroll for 5–15 staff
Small accounting firms	Managing partner	Outsource overflow bookkeeping in tax season
Trades businesses (HVAC, landscaping)	Office manager or owner	Invoicing and job costing are usually behind

10 • MONEY YOU MAY BE LEAVING ON THE TABLE

Credits and savings to claim

What	Worth	Status	Notes
Pre-tax childcare: dependent-care FSA or the Child and Dependent Care Credit	~\$1,000–2,000/yr	Likely	With \$1100 a month in childcare she qualifies for one or both. They can't cover the same costs, so a tax preparer should pick the best mix. F12
Home-office deduction (once freelancing)	\$300–600/yr	Check	Simplified method: \$5 per square foot, up to 300 sq ft, against freelance profit. F14
Business share of phone and internet	\$150–300/yr	Check	Only the part used for client work; keep a simple log. F18

11 • RULES THAT APPLY TO YOU

Before the first payment

Self-employment tax **F15**

15.3% on net freelance profit, on top of income tax. Put aside 25% of every payment.

Quarterly estimated taxes **F16**

Required once you expect to owe \$1,000 or more for the year. Next due dates are in the plan.

Business registration **F17**

A sole proprietor can start under her own name; a trade name needs a simple state filing.

Contracts

A one-page engagement letter for every client: scope, monthly fee, what's not included.

General information, not tax or legal advice. Anything marked for checking is confirmed with a professional before the plan counts on it.

Small investments that raise your rate

Training, in order

Course	Cost	Time
QuickBooks Online ProAdvisor certification Listed in the ProAdvisor directory; clients can find her.	Free	~12 hours
Xero Advisor certification Opens clients who use Xero.	Free	~6 hours
Certified Bookkeeper credential (later) Supports higher rates; only once the practice is running.	Paid	3–6 months

Tools

QuickBooks Online Accountant	Free for bookkeepers; manage every client in one place.
Google Business Profile	Free listing so local owners find her on Maps.
Calendly (free plan)	Clients book a 20-minute intro call themselves.
A shared folder per client	Receipts and statements in one place every month.

Watch, read, listen, and people who can help

From a library of 200 checked books, channels, podcasts and services, chosen for the gaps between where you are and where your plan is going. Each one says why it's here. They live in the Growth page of your portal, and you tick them off as you go.



WATCH • 2.8M SUBSCRIBERS

TheFutur

Chris Do

FOR: PRICING YOUR PACKAGES WITHOUT UNDERSELLING

You told us you undercharge friends and feel awkward naming a price. This short masterclass shows how to price on the value you deliver, which is exactly what your three packages need before Wednesday.



Start with: Watch this one before you finish your price sheet.



WATCH • 1.3M SUBSCRIBERS

Science of People

Vanessa Van Edwards

FOR: FINDING CLIENTS WHEN COLD OUTREACH DRAINS YOU

You're energised one-to-one and drained by selling to strangers. These are low-pressure ways to start conversations that suit an introvert, for the business groups and accountants on your list.



Start with: Before your first accountant email on Friday.



READ

Profit First

Mike Michalowicz

FOR: KEEPING TAX MONEY ASIDE FROM DAY ONE

Freelance income will arrive in uneven amounts and you'll owe self-employment tax on it. Profit First gives you a simple account system so the 25% for taxes is gone before you can spend it, and you're already good with accounts.

Start with: Chapters 1-3, then set up the tax account in week 2.



READ

Quiet

Susan Cain

FOR: SEEING YOUR QUIET STYLE AS A STRENGTH WITH CLIENTS

Your answers lean clearly introverted, and you worry that makes you bad at "selling". Quiet shows why careful listeners often win long-term clients, which is the business you're building.

Start with: Part Two, on the "Extrovert Ideal" at work.



LISTEN • 371 EPISODES

Being Freelance

Steve Folland

FOR: WHAT THE FIRST YEAR OF FREELANCING REALLY LOOKS LIKE

You've never run your own practice. Short, honest conversations with freelancers about first clients, slow months and boundaries: good for your Tuesday commute.

Start with: Any episode on "finding your first clients".

S

GET HELP

SCORE free business mentoring

SCORE (SBA resource partner)

FOR: A REAL PERSON TO CHECK YOUR PLAN

A free volunteer mentor in Columbus, often a retired accountant or business owner, who can sanity-check your packages and contracts once a month. No cost, and it fits around your evenings.

Start with: Request a mentor on the SCORE site this week; ask for someone with a bookkeeping or accounting background.

FOR: GETTING QUARTERLY TAXES RIGHT

Your first freelance quarter ends in December. The IRS's own guide explains estimated payments in plain terms, so April holds no surprises.

Start with: Read the "estimated taxes" page before your second client.

14 • READY TO USE

Your price sheet and first message

Starter**\$240** / month

Up to 60 transactions a month, monthly reconciliation, P&L.

Standard**\$420** / month

Up to 150 transactions, payroll for 5 staff, quarterly review call.

Catch-up**\$650** one-off

One-off: up to 3 months of books brought up to date.

Post this in the two local business groups on Tuesday

Hi! I'm Maya, a local bookkeeper. I keep the books for small businesses so owners don't spend their evenings on receipts. I have room for two more clients this month, from \$240/month, fixed price. Happy to do a free 20-minute look at where your books stand. Book here: [link]

15 • WHAT COULD GO WRONG

Early warning signs, and what to do

Risk	Early sign	What we do
Clients come slower than planned	Fewer than 2 by week 4	Shift two evenings to the accountant outreach list; lower the Starter price for 60 days.
Evenings get eaten by her day job	Two missed weeks in a row	Move client work to Saturday morning; drop the remote-role applications to month 3.
Taxes surprise her in April	No tax savings account by week 2	Automatic 25% transfer on every payment.

SOURCES

Where the numbers come from

F3 Local freelance marketplace listings, Columbus · checked Oct 2026

F7 Google Maps business listings within 5 miles · Oct 2026

F8 Google Maps: bookkeeping services, Columbus · Oct 2026

F9 Indeed: part-time remote bookkeeper · Oct 2026

F12 IRS: Child and Dependent Care Credit

F13 IRS Publication 503: dependent-care benefits

F14 IRS: simplified home office deduction

F15 IRS: self-employment tax

F16 IRS: estimated taxes

F17 Ohio Secretary of State: trade name registration

F18 IRS Publication 334: Tax Guide for Small Business

F19 Local staffing agency listings for accounting and finance,
Columbus · Oct 2026

F20 Company profiles of the largest local accounting firms (Apollo) ·
Oct 2026

Pathfinder · Illustrative sample report. The person, numbers and findings are examples. A real report is written from your own interview and the research on your own market.