

Five workflows. One card. Floors do not move in the room.

Before the invoice leaves: price, demand, buyer, stop. Same five workflows. No new offer without this card.

Fieldstone Advisory

Montgomery County, Texas · Survey figures. Not a signed return.

AI drafts. Human review. Then send. We are not a CPA firm. We are not a law firm. Circular 230 did not get an AI exception.

WORKFLOWS

W1

Warm trade

You already know the crew. Books exist. Friday is an argument.

Price · Transition \$1,000. Invoice. No card. Do not open at \$250.

Demand · Local. Supply house and texts. Not Google.

Move · One page: five numbers. Seat this week or the name goes cold.

Stop · They want the mill price, or they will not send documents in seven days.

W2

Dark file

3–8 months unclosed. On a calendar. One entity.

Price · Founding wrap \$6,500, then \$1,500/mo. After five seats the wrap is \$9,500.

Demand · Still the trade. Catch-up search is national and crowded. We take named Texas files only.

Move · Last clean month, then banks, then jobs, then lock. Deposit before the pack leaves.

Stop · Inside 14 days of a tax wall the wrap is off. Inside 7 days we decline. No start on a promise.

W3

Price fight

They name Bench, Pilot, or a \$99 cleanup.

Price · Hold \$1,500. Bench Core is about \$399 and does not book retainage.

Demand · That searcher wants a P&L. Ours wants job margin. Different buyer.

Move · Two sentences. Decline or restate the floor. Do not discount to win the call.

Stop · If you hear yourself matching \$399, end the call.

W4

Extension

4868 already filed. Wall 15 Oct. Drop-dead for a new file is 29 Sep — six days from this card.

Price · \$850, or \$1,050 inside 30 days. 50% card only on this desk. Cap two.

Demand · Cliff, then dead. CPA overflow, not ads.

Move · Organizer in seven days or the file dies. We do not file from a weekend dump.

Stop · No 4868, foreign forms, or inside seven days of the wall.

W5

Not our buyer

Kitchen SEO, a will, ecommerce at \$299, a BKL grad who wants wholesale, dental this month.

Price · Do not invent a SKU on the call.

Demand · Kitchen: Houston led US city closures. Dental pays the floor but needs a quarter. Ecommerce pays a software price.

Move · Name the refusal. Offer one intro only if letters or a CPA already exist (estate, K-1).

Stop · White-label. Cost-seg. Attest. A card on the Friday Close desk.

OFFERS

Transition	\$1,000	Known crew. 4 weeks. Docs + one hour. Ten seats. Invoice.
Friday Close	\$1,500/mo	Trade that needs a human. Floor. Not a Bench match.
Founding wrap	\$6,500	3–8 months dark, on calendar. Five seats, then \$9,500. Deposit first.
Extension	\$850 / \$1,050	4868 on file. Season. Card 50%. Cap two. Dies 15 Oct.
Estate	\$1,500	Letters issued. Inventory and basis. Not a will.
Kitchen	\$1,000 / \$1,200	Named owner, prepaid. One seat. No ads. No page this fortnight.
X-ray	\$0	Intern demo, then a prospect. One page. Not a close.
Workshop	\$1,500	One firm, one room. Three hours. Not a \$97 challenge.

Procedure

Open the quote. Read score, band, and rush window out loud.

Pick one workflow. Do not blend W1 and W4 on the same invoice.

Say the price once. Write it. Invoice after the call, except Extension card.

Documents or no start. Seven days.

Red-pen anything an intern drafted. Interns do not price.

Log the decline. A refusal is a finished workflow.

WHO WE TALK TO

GC / painter, Montgomery. Supply house, text, CPA who hates job cost. Pays \$1,500 and a wrap. Skip Google "bookkeeping near me."

1040 on extension. CPA drowning in K-1s. Pays \$850–\$1,050 once. Skip A nationwide mill page.

Executor. One attorney text. Pays \$1,500 project. Skip Wills & Whiskey as a closer.

Council

Floors stay. Rerun this card every close. A new comp does not move the floor unless the council votes.

Deduction talk is a flag list for their CPA. We do not sign the election.

QBO Plus is the default file. Advanced only for AIA billing, phase budgets, or a blown class cap.

Classroom is one firm, \$1,500, facilitator + workbook. Interns train offline on Harbor. Do not record it for sale.

Spend: domain, paper, miles, QBOA wholesale. Do not spend on ads, GHL, or a course funnel.

Spend

Domain + GBP. Once. Officer. NAP matches. Not: A second brand.

QBOA. Firm wholesale on the client's Plus. Not: Buying Advanced to look bigger.

Paper + miles. X-ray, quote, this card. Log the supply-house miles. Not: A designer and a booth.

Intern. \$0 until ten Harbor passes. Then a wage. Not: A cut of the \$1,500.

Ads / GHL / Clay. Nothing this quarter. Not: The \$11k–\$28k counters already killed.

CONTRACTOR DEDUCTIONS

Flags. Not an election.

Flag for the CPA. Do not compute, elect, or put a number in the Friday snapshot as “tax saved.”

Job materials, subs, insurance, bond, tools. Ordinary. Code to the job. Not a deduction strategy — a coding rule.

§179 (2026 survey). \$2.56M cap. Phase-out starts \$4.09M. Limited to taxable income. Confirm the year’s IRS figure before you say it.

Bonus, acquired after 19 Jan 2025. Survey: 100% if new to them. Property bought earlier can still be on the old 20% 2026 rate. Date of acquisition is the flag.

Passenger auto. Survey first-year cap about \$20,300 with bonus. Not the truck rule.

Heavy SUV / truck. GVWR over 6,000 lb is a different cap. §179 heavy SUV survey cap \$32,000. Confirm GVWR from the title, not the owner.

QBI §199A. Made permanent at 20%. 2026 survey thresholds about \$201,750 single / \$403,500 joint. W-2 wages matter above that. A big 179 shrinks QBI. Say so. Do not model it on a napkin.

Mileage. One method per vehicle. Log or actual. Do not invent a mid-year rate in the room.

Texas. No personal income tax. Franchise / margin tax is not a federal deduction conversation. Sales tax on jobs is a coding issue, not a loophole.

QBO ACCOUNTANT

Where the accountant works. QBOA: client list, reclassify, write off invoices, undo a reconciliation, report defaults, wholesale billing.

Plus — default. 5 billable users, 2 accountant users, 40 classes + locations combined, 250 accounts, 4 custom fields. Enough for a 12-account job-cost chart and Projects.

Advanced — exception. Unlimited classes, locations, accounts. 25 users. Construction add-on (2026): phase budgets, AIA-style billing, change orders. Use when Plus caps or the GC already bills AIA.

Do not. Run jobs and classes on day one. Migrate a dark file into Advanced to “fix” it. Put the firm’s card on a client-billed subscription you do not control.

Aug 2026. Essentials, Plus, and Advanced renewals repriced from 1 Aug 2026. Quote the client’s bill, not a remembered price.

CLASSROOM

Who. One company. Up to the people who touch the file. Not a public seminar.

Length. Three hours. Facilitator pack + workbook. Intern staple is a different room.

Price. \$1,500 founding. Next booking higher. Testimonial in 14 days, four to six sentences.

Package. Printed facilitator, printed workbook, red-pen card, Harbor only if they are staff. Their file stays redacted on screen.

Delivery. One table or one screen. No recording for resale. Nothing emails itself.

After. 7-day install already in the hour pack. Steward red-pens the first live artifact. Interns do not run this room.

Niche access

NICHE	ACCESS	DEMAND	TAKE
Trade job-cost	High if you know a crew. Low on Google.	Hold. Houston trades still hiring.	Primary.
Extension 1040	CPA door only.	Six days, then a cliff.	Cap two.
Estate books	One attorney.	Thin.	Intro, not a hunt.
Restaurant	Walk-in, not a funnel.	Real. Credit is bad.	One prepaid name.
Dental	Quarter, not a fortnight.	Pays the floor.	Park.
Ecommerce \$299	Ads will find them.	They buy software.	Refuse.

