



Bookkeeping in a Digital World

ENROL ONLINE TODAY WITH OUR VIRTUAL REGISTRAR!

WWW.KNOWLEDGEBUREAU.COM

registrar@knowledgebureau.com | 1.866.953.4769



A PERSONAL NOTE OF WELCOME FROM EVELYN JACKS, PRESIDENT, KNOWLEDGE BUREAU

WELCOME TO KNOWLEDGE BUREAU!

We are a national certified, post-secondary institution which provides business and financial education to individuals, professionals and workplaces, leading to verifiable and specialized credentials.

Knowledge Bureau is the only financial educational institution focused on continuing business and professional financial education for occupations in various industry sectors including tax preparation, accounting/bookkeeping, financial services, human resources, as well as public and private education. It also publishes financial literacy education and books to consumers.



OUR CLIENTS

Our clients are primarily professionals and owner-managed firms, who need continuing professional development solutions that are immediately implementable with their clients.

OUR GRADUATES

Our graduates receive Certificates of Achievement, Diplomas and Certificates of Distinction upon graduation, depending on their learning pathway. And we recognize our graduates with affinity programs: the more you graduate, the more money you save on your next certificate course.

Individual
Credentials

Staff
Training

Enterprise
Solutions

We are pleased that you have decided to explore the pathways to your profession by reviewing this Program Guide. Our friendly educational consultants are always available to give you prompt, personal selection services to help you make the very best educational decision for your time and money.

Also, enrolling with Knowledge Bureau is always **Risk Free**. Take a Free Trial and explore our cutting edge content and student learning experiences. Tuition fees qualify for a tax credit on your personal tax return, or a tax deduction in the case of businesses who choose Knowledge Bureau courses for their staff training.

MAKE A GREAT DECISION!

Take a World Class Financial Education Leading to
Specialized Credentials with Knowledge Bureau.

WWW.KNOWLEDGEBUREAU.COM

registrar@knowledgebureau.com | 1.866.953.4769

Bookkeeping in a Digital World

OVERVIEW

Bookkeeping for Small Business is the perfect course for professionals in the bookkeeping, tax and financial services who wish to train their administrative staff to prepare company books, or for those with the professional role of preparing books for others. Bookkeepers who know how to run software, but have no education in theoretical accounting also benefit from taking this course, which is the first in the Bookkeeping Services Specialist designation program.

APPROACH

Every organization that is accountable for the stewardship of resources must depend on qualified professionals to manage and provide financial data, ensure tax compliance, and assist with day-to-day business decisions. These professionals are experts at analyzing day-to-day transactions and recording them properly into manual and computerized accounting packages.

WHAT YOU WILL LEARN?

You will gain a sound working knowledge of how to set up a CRA-compliant bookkeeping system for a small business; how to analyze transactions and report these within the accounting cycle in a double-entry bookkeeping system using accounting software, and then present financial statements to the accountant for tax preparation and review. You'll also gain an understanding and appreciation for the professional and ethical requirements of a bookkeeper.

As well, you'll acquire the ability to analyze and report transactions that require knowledge of GAAP; an expert understanding of the accounting equation, T accounts, and debits and credits. You'll also have a basic understanding of the tax structure imposed on businesses and achieve a sound ethical compass, expert organizational skill, the ability to seek out and correct accounting errors and inconsistencies, expert data entry skills, and a sound understanding of financial statements.

SCOPE OF THE CONTENT:

1. The Roles and Responsibilities of the Bookkeeper
2. Types of Organizations, Fiscal Periods and Accounting Cycles
3. Types of Accounts, the Basic Accounting Equation, and the Chart of Accounts
4. General Ledger, Trial Balance, and Special Accounts
5. Journals, Registers and Ledgers - I
6. Journals, Registers and Ledgers - II
7. Fundamental Cash-basis and Accrual Accounting
8. Period-end Procedures
9. Documentation, File Maintenance & Due Dates
10. Payroll—an Introduction

CHAPTER 1

THE ROLE AND RESPONSIBILITIES OF THE BOOKKEEPER

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn what a bookkeeping position in an organization entails, who the bookkeeper reports to, the ethical challenges and responsibilities of a bookkeeper, the bookkeeper's role in compliance, how the work of the bookkeeper links to the financial and tax reporting structure and eventually through to the owners of the business, where to find help and resources, and how government shapes the bookkeeper's responsibilities.

NEW SKILLS TO BE MASTERED:

Awareness regarding the important role, responsibility, and accountabilities of the professional bookkeeper and an ability to articulate the same.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What does a bookkeeper do?
- Where do the bookkeeper's responsibilities end, and the accountant's and/or tax practitioner's responsibilities begin?
- What code of conduct does a professional bookkeeper follow?
- How does the bookkeeper's work impact on the company/organization and its owners/directors?
- To whom does a bookkeeper report?
- What are the ethical challenges encountered by a bookkeeper, and how are they managed?
- How does the bookkeeper coordinate with the owners and other professionals?
- How does a bookkeeper find answers to regulatory and compliance questions?

CHAPTER 2

TYPES OF ORGANIZATIONS, FISCAL PERIODS AND ACCOUNTING CYCLES

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn to distinguish the various forms of legal entity through which commercial activities are carried on. The student will learn how fiscal periods are selected and the constraints imposed by income tax law. The student will gain an understanding of accounting cycles and the various types of activities that are undertaken in each phase of the accounting cycle. Finally, the student will understand the differences between cash and accrual accounting, and the uses of both.

NEW SKILLS TO BE MASTERED:

The student will be able to identify the various ways in which an organization can be legally structured and the advantages, disadvantages, and features of each. The student will understand how fiscal periods are selected and the options available under each type of organization structure. The student will understand the various elements of the accounting cycle and the types of activity appropriate to each. The student will understand the differences between cash and accrual accounting.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the three most common ways in which businesses are structured? What are other legal entities used?
- What reporting periods are available for the three common business structures under income tax law?
- What are the differences between the three most common business types?
- What is the legal liability of the owners under each structure?
- What is the accounting cycle?
- What activities are commonly undertaken at each phase of the accounting cycle?
- What is cash accounting, and when is it typically used?
- What is accrual accounting, and when is it typically used?
- What are the differences between cash and accrual accounting?

CHAPTER 3

TYPES OF ACCOUNTS, THE BASIC ACCOUNTING EQUATION, AND THE CHART OF ACCOUNTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand the nature of the five fundamental types of accounts and their relationship to financial statements. The student will be introduced to the basic accounting equation and double-entry bookkeeping. By using real-life examples, the student will see how the equation and double-entry bookkeeping are used in conjunction with the five fundamental types of accounts to produce a self-checking system for recording financial transactions.

NEW SKILLS TO BE MASTERED:

The student will be able to identify the elements of the accounting equation. The student will be able to identify the five basic account types and learn how to identify the account types involved in the most commonly used financial statements.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the five fundamental account types?
- What is the basic accounting equation, and what is its significance?
- What is double-entry bookkeeping, and how does it relate to debits and credits?
- What is a Chart of Accounts?
- What issues should be considered in setting up a chart of accounts?

CHAPTER 4

GENERAL LEDGER, TRIAL BALANCE AND SPECIAL ACCOUNTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will be introduced to the general ledger and the related trial balance report, and will understand the proper use of this report. The student will understand what control accounts and subsidiary ledgers are and how they are used. The student will understand contra accounts and how they are used. The student will be introduced to T-accounts and will understand how to use them to analyze transactions.

NEW SKILLS TO BE MASTERED:

The student will understand what a general ledger is and how the general ledger is reflected in a trial balance report. The student will learn how to analyze a trial balance for likely errors, mis-postings, or issues to be investigated. The student will be able to identify areas where control accounts and subsidiary ledgers are to be used, and the procedures to be used in reconciling them. The student will be able to identify areas where contra accounts are useful and how to use them. The student will be able to use T-accounts to analyze transactions.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is a general ledger?
- What is a trial balance report?
- How does a bookkeeper use a trial balance?
- What is a control account? What is a subsidiary ledger? Where are they used?
- What is a contra account? Where would it be used?
- What are T-accounts? How are T-accounts used to analyze financial transactions?

CHAPTER 5

JOURNALS, REGISTER AND LEDGERS - I

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will be introduced to the concept of transaction cycles, and how books of original entry are needed for each. The student will be introduced to the general journal and the books used in the revenue cycle – the invoice register and the cash receipts register. The student will learn to identify the types of transactions that need to be recorded.

NEW SKILLS TO BE MASTERED:

The student will be able to record entries in the general journal, will understand how to document the source of such entries, and will understand how to post them in the general ledger. Similarly, the student will understand the types of transactions typically recorded in an invoice register and a cash receipts register, how to prepare journal entries to record any adjustments necessary.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is the general journal? How is it used?
- How are invoices recorded?
- How are cash receipts entered?

CHAPTER 6

JOURNALS, REGISTERS AND LEDGERS - II

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will be introduced to additional transaction cycles, including the purchases register, the cheque register, and the payroll register. The student will be introduced to the bank reconciliation and the tasks involved in maintaining and managing the accounts receivable sub-ledger and the accounts payable sub-ledger. The student will review the bookkeeping issues that commonly arise in the use of each.

NEW SKILLS TO BE MASTERED:

The student will understand the types of transactions typically recorded in the purchases register, the cheque register, and the payroll register. The student will be able to understand the types of accounting adjustments that such documents normally create, how to prepare journal entries to record them, and how to post these transactions to the general ledger. The student will be able to prepare a bank reconciliation and will understand the general functions involved in maintaining the accounts receivable and accounts payable sub-ledgers.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How is a bank reconciliation prepared? What adjustments to the general ledger does it typically generate?
- What is the cheque register, and how is it used?
- What is the purchases register, and how is it used?
- What is a payroll register, and how is it used?
- What is involved in maintaining the accounts receivable and accounts payable sub-ledgers?
- Using accounting software, the student will learn to set up a supplier, record a purchase, pay a supplier, print accounts payable listing, and perform a bank reconciliation.

CHAPTER 7

FUNDAMENTALS OF CASH-BASIS AND ACCRUAL ACCOUNTING

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will be introduced to the basic elements of cash-basis and accrual accounting. The student will understand the differences between cash-basis and accrual accounting, and how the types of accrual adjustments needed, vary with the accounting system used. The student will understand the major adjustments typically required to adjust cash-basis accounting to accrual accounting and the additional accruals generally encountered in an accrual accounting system. The student will learn how period costs and fixed costs are allocated in accrual accounting. The student will be introduced to the more commonly encountered accruals business organizations usually record.

NEW SKILLS TO BE MASTERED:

The student will be able to identify the types of transactions a full accrual accounting system records that are not recorded in a cash-basis accounting system. The student will be able to prepare journal entries to establish the accruals needed to convert cash-basis accounts to accrual accounts. The student will be able to identify the additional accrual adjustments that typically need to be made in an accrual accounting system. The student will be able to prepare journal entries to allocate period costs and fixed costs in an accrual accounting system. The student will be able to make journal entries to record various types of accruals.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- When is it appropriate to consider using cash-basis accounting?
- What transactions that are not recorded in a cash-basis accounting system must be recorded when accrual accounting is used?
- How are they recorded?
- Where would the bookkeeper typically get the information needed to quantify the adjustments?
- What are additional accrual adjustments typically required in an accrual accounting system?
- How are period costs and fixed costs allocated to the appropriate periods in accrual accounting?
- How are the various accruals a business typically records entered in the books?

CHAPTER 8

PERIOD-END PROCEDURES

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will gain an understanding of the accounting procedures to be used at the end of an accounting period, both interim and year-end. The student will learn how to close out the general ledger at the end of the period and how to draft the most commonly encountered financial statements. The student will be aware of the types of information required by external accountants, in reviewing or auditing financial statements or preparing income tax returns.

NEW SKILLS TO BE MASTERED:

The student will be able to establish and document the procedures to be used at the end of an accounting period. The student will understand the use of standardized period-end adjusting entries, and be able to identify those that apply to a given business organization. The student will be able to prepare a journal entry to close out the general ledger accounts for the period. The student will be able to identify the types of information typically required by external accountants.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the accounting procedures that are normally used at the end of a period to prepare the accounts for the drafting of financial statements?
- What are standard journal entries, and how are they used? What standard journal entries would a business organization commonly utilize?
- What is the process to close-out of the general ledger income statement accounts at the end of an accounting period?
- What are the most commonly encountered types of financial statements, and how are they prepared from the general ledger?
- What types of information will a bookkeeper typically have to accumulate to assist the external accountants?

CHAPTER 9

DOCUMENTATION, FILE MAINTENANCE AND DUE DATES

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand the basic principles underlying the identification of records that a bookkeeper is required to maintain for an organization. These can be distinguished as either permanent or temporary, and by the transaction cycle to which they relate. The student will also understand the requirements for creating and maintaining documentation imposed under income tax law and sales tax law. The student will become familiar with the due dates for statutory tax and information returns and the general rules governing penalties and interest related to such returns.

NEW SKILLS TO BE MASTERED:

The student will be able to identify the major categories of organization records to be maintained by the transaction cycle, and the time periods for which such documentation is to be retained. The student will understand the time periods that documentation is to be maintained to meet the requirements of the taxation authorities. The student will be able to identify the due dates for the various statutory returns an organization may be required to file and will be aware of the interest and penalties that late-filed returns and remittances attract.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What general principles underlie the identification of records to be maintained for an organization?
- How does one distinguish permanent from temporary documentation?
- What types of records and other documentation are typically produced by the various transaction cycles an organization may enter into?
- How do the provisions of the *Income Tax Act*, the *Excise Tax Act*, and the provincial sales tax acts affect the types of documentation to be maintained and the retention periods?
- What are the due dates for income and sales tax returns?
- When are income tax and sale tax remittances to be made? When are payroll withholdings to be remitted?

CHAPTER 10

PAYROLL – AN INTRODUCTION

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn to set up a rudimentary payroll system that involves paying employees based on both salary and an hourly rate. The discussion of deductions will include statutory deductions, as well as the more common non-statutory deductions. The student will be able to calculate net pay, enter payroll into the general ledger, compute the source deduction remittance to the government, and prepare T4 slips. The student will be aware of additional resources that may help them in more complex situations.

NEW SKILLS TO BE MASTERED:

The student will be able to set up a simple payroll system, post the necessary entries to the general ledger, calculate source deductions and prepare T4 slips at year-end for a basic payroll system.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What does a simple payroll system involve?
- What outside entities have an impact on the payroll? What legal and other issues should a bookkeeper be aware of to be able to calculate payroll accurately?
- When is an individual considered to be an employee?
- When is an individual considered to be an independent contractor?
- What are the different types of statutory deductions required?
- What are the most common non-statutory deductions to be aware of?
- What amounts must be included in earnings?
- What is the source deduction remittance, and how is it calculated?
- What is a T4 slip, and how is it prepared accurately?
- How is the payroll entered into the general ledger properly?

ACCOUNTING SERVICES SPECIALIST™



ESPECIALLY FOR:

- Accounting and Tax Practitioners
- Bookkeepers
- Payroll Accountants
- Credit and Debt Counsellors
- Business Consultants

FACULTY OF BUSINESS ACCOUNTING

Earn New Specialized Credentials in the Accounting & Bookkeeping Services

With your in-depth knowledge and high-level skills, you'll assist clients with accurate data processing and compliance procedures. You'll offer trusted advice on financial transactions and statements.



“Having graduated from this designation program with honors, I have enriched my knowledge, improved professional business skills that expands my future career path. Overall, it is an excellent experience to explore throughout the program. “

**- Connie H.M. Zhu
DMA™
Accounting Services Specialist™**

WHY BECOME AN ACCOUNTING SERVICES SPECIALIST?

Qualified professional bookkeepers with deep knowledge to help business owners stay onside with the CRA and on top of their financial statements are in high demand.

STUDY ONLINE - EVERYTHING IS INCLUDED:

- > Personal course selection consultation and virtual campus orientation
- > Lesson plans and study plans
- > Personal instructor support by email
- > Comprehensive Knowledge Journal
- > EverGreen Explanatory Notes
- Online Research Library
- > Practical case studies using well-known professional software
- > Calculators and tools you can use immediately
- > Testing and certification
- > CE/CPD accreditation by various professional bodies

Let's Connect :

Phone: 1-866-953-4769 | Email: registrar@knowledgebureau.com | www.knowledgebureau.com

LEVEL I COURSES - CORE PROFESSIONAL SKILLS

Build your core professional skills by taking the three courses below.

- > Provide bookkeeping services to the lucrative small business market
- > Successfully manage the books for your business
- > Master payroll, managerial accounting, transition and succession planning for a variety of ventures.

1

Bookkeeping in a Digital World

Bookkeeping in a Digital World is the perfect course for professionals in the bookkeeping, tax and financial services who wish to train their administrative staff to prepare company books, or for those with the professional role of preparing books for others.

Knowledge Journal Topics:

- The Roles and Responsibilities of the Bookkeeper
- Types of Organizations, Fiscal Periods and Accounting Cycles
- Types of Accounts, the Basic Accounting Equation and The Chart of Accounts
- General Ledger, Trial Balance and Special Accounts
- Journals, Registers and Ledgers - I
- Journals, Registers and Ledgers - II
- Fundamental Cash-basis and Accrual Accounting
- Period-end Procedures
- Documentation, File Maintenance and Due Dates
- Payroll: An Introduction

2

Accounting for Multiple Business Profiles

In this course, you will learn to manage the bookkeeping functions for a variety of companies to deliver financial results from the simplest to a complex company. Using the features of SAGE 50 and Intuit QuickBooks Desktop, learn advanced bookkeeping for a variety of business profiles.

Knowledge Journal Topics:

- Commonalities of Bookkeeping for Various Business Enterprises
- Advanced Sales Tax Issues
- Partnerships and Joint Ventures
- Builders
- Retail Outlets
- Importers/Exporters
- Agricultural Businesses
- Trusts
- Other Business Profiles
- Not for Profits
- Introduction to Advanced Business Issues

3

Advanced Payroll for Small Businesses

Payroll rule changes have created an increased demand for knowledgeable bookkeepers who can administer payroll. Advanced Payroll will help you become a more astute compliance manager, while being a shrewd negotiator when helping your clients with employment contracts that address the after-tax benefits for employees and their family members.

Knowledge Journal Topics:

- The Payroll Cycle
- Hiring, Employee Contracts, and Employment Standards
- Employee Compensation
- Owner Managers
- Statutory Deductions
- Other Deductions
- Taxable and Tax Free Benefits
- Remittances, Audits and Penalties
- Termination and Severance
- Year-End Reporting

"I started the program because I wanted that piece of paper, and the confidence to do what I do. I run two home-based businesses. That makes it all the more important to me to gain more knowledge and confidence because I do not have anyone to fall back on when I have questions."

- Amanda McAskill, DFA - Bookkeeping Services Specialist™

Let's Connect :

Phone: 1-866-953-4769 | Email: registrar@knowledgebureau.com | www.knowledgebureau.com

LEVEL II COURSES - MASTERY AND SPECIALIZATION

Complete your designation with specialized skills and deep professional knowledge by taking the three courses below:

- > Help your clients make better financial decisions and earn greater profits
- > Guide high net worth clients with the expertise they need to grow their business ventures
- > Ensure clients avoid costly financial mistakes and improve their financial health

4

Managing Tax Audit Risk for Small Business

This online certificate course helps position small business owners for potential tax audits in 2021- 2023 with a concise pathway to navigate the complex rules and comprehensive documentation they will need to satisfy queries from clients and manage risk with the CRA.

Knowledge Journal Topics:

- Tax Compliance Issues
- Intro to GST/HST for Business Profiles
- Non-Profits & Charities
- Basic Accounting Analysis
- Budgeting Basics
- Cash Flow Budgeting
- Decision Making
- Valuation Approaches - Market Based

5

Budgeting & Forecasting For Small Business

This course is perfect for professionals in bookkeeping, tax and financial services to gain the skills needed to assist or direct the budgeting process. This course contains references to IFRS and ASPE as well as an updated QuickBooks example.

Knowledge Journal Topics:

- The Role of the Management Accountant
- Basic Account Analysis
- Introduction to Cost Accounting
- Budgeting Basics
- Fixed Assets
- The Sales/Production Budget
- Other Budget Items
- Cash Flow Budgeting
- Periodic Management Accounting Functions

6

Accounting for Business Growth and Transition

This course addresses a range of areas that might be encountered during the evolution and growth of a company. Those who work in the accounting function will gain an understanding of how to take a leadership role in creating a value centered department that could help to support the growth and development initiatives that occur over the life cycle of a business.

Knowledge Journal Topics:

- Introduction to Organizational Structures
- Consolidated and Combined Financial Statements
- Foreign Currency Transactions
- Purchase of a Business
- Sales of a Business
- The Sale of Assets
- The Sale of Shares
- Business Succession
- Tax Planning in Succession
- The Role of a Value Centered Accounting Function

Study online in the safety and convenience of your own home or office.
Your study plan is flexible and self-paced. Assume 30 hours for each course.
Take up to 3 months to complete one.

Let's Connect :

Phone: 1-866-953-4769 | Email: registrar@knowledgebureau.com | www.knowledgebureau.com

TAKE A RISK-FREE TRIAL
knowledgebureau.com

THE DMA™ DESIGNATION TRACK

EARN A DESIGNATION BY DECLARING A SPECIALTY:

The DMA™ Designation is awarded to students who successfully earn 6 Certificates of Achievement as outlined above or take any 4 courses from a specialist category plus any 2 other courses.

We would like to create a lasting learning relationship with you and your team, for all your professional development and continuing education requirements.

Count on Us For:

- Practical training you can use right away with your team and clients
- Unparalleled personalized attention to ensure your success in the program
- Flexible learning format to fit even the busiest schedules – conveniently online and available 24/7
- Tax deductible tuition fees which qualify for the Tuition Fee Credit on your tax return
- All course materials, custom-designed software tools, research library, quizzes, testing and personal support are included in the single fee
- Continuing education credits from most professional bodies and regulators



About Knowledge Bureau:

Founded by tax expert, award-winning financial educator and best-selling author, Evelyn Jacks in 2003, Knowledge Bureau™ is a widely respected financial education institute and publisher based in Canada. Our world-class education solutions are innovative, informative, and in-depth, with a multi-disciplinary approach to professional development in the tax, accounting, bookkeeping and financial services.

Join Thousands Who Have Earned New Credentials

Over 1 million Online course module registrations

Over 23,700 Technical training certificates issued

Over 17,700 Knowledge Bureau Report (KBR) subscribers

Over 11,000 Active students in certificate and designation programs

Over 14,100 CE Summits & Distinguished Advisor Conference attendees

“Our team of educational consultants and instructors make all the difference. We are always by your side as you study in the convenience of home or office. We want you to make the best educational decisions for your time and money and we are here to help.”

- Evelyn Jacks, President of Knowledge Bureau

“Everything so far has had value to it. These studies have added to my knowledge and skills and I have put this knowledge to use immediately for our clients or I gained new skills which has given me the opportunity to expand our services.”

- William Samplonius, ON

Let's Connect :

Phone: 1-866-953-4769 | Email: registrar@knowledgebureau.com | www.knowledgebureau.com

 **Knowledge Bureau®**
World-Class Financial Education

The RWM™, MFA™, MFA-P™, DFA-Tax Services Specialist™ and DFA-Bookkeeping Services Specialist™ designations are registered certification marks of Knowledge Bureau™