ToolGPA

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Financial Cents

The Insider's Guide

Practice management for accounting and bookkeeping firms

Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Financial Cents's own pages.

Made by Financial Cents · checked Nov 13, 2026 · toolgpa.com

2.4

GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Financial Cents's own pages, its app-store listings and our grades. Every fact in it is on Financial Cents's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.4

GPA, above 74 of the 127 other accounting and invoicing tools we grade

Financial Cents is practice management software for accounting and bookkeeping firms. It combines workflow and to-do lists, a client portal, document management, time tracking and billing, with proposals and e-signatures built in. Plans are priced per user and carry a 12-month agreement.

To get you started, here are **9 things to know about Financial Cents**, taken from its own pages and our grades.

> **A web app where you build workflows, tags and templates for your own firm, and no store rating on record.**
>
> From our grade for ease of use

1 **Best for practice management for small accounting firms**

Financial Cents is practice management for accounting and bookkeeping firms, with workflows, a client portal, time tracking and proposals.

2 **Paid plans start at $19 a month**

As its pricing page puts it: $19 per month, billed annually (Solo, one user).

3 **You can try it first**

14-day free trial, no credit card required

4 **It runs on Web**

Web.

5 **Workflows and to-do lists**

Recurring work is set up as workflows with task lists, and automations can create work and follow up on client tasks on higher plans.

6 **Client portal and requests**

Clients get a portal for secure file sharing and task requests; the Scale plan adds a branded portal.

7 **Time tracking and billing**

Time tracking feeds invoicing, with project-based billing and retainers, and files can be locked behind an invoice.

8 **A 2.4 GPA, above 74 of 127**

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

9 **Keep it**

To replace Financial Cents you would be making connections to other products, each kept working as those products change. That is not a weekend's work, with an AI app builder or without one.

Financial Cents at a glance

PRICING
Free trial, from $19 per month, billed annually (Solo, one user)

FREE PLAN
No

FREE TRIAL
14-day free trial, no credit card required

RUNS ON
Web

MADE BY
Financial Cents

CATEGORY
Accounting & Invoicing

OUR GRADE
2.4 GPA, fair

The report card

Best for practice management for small accounting firms

Financial Cents is practice management for accounting and bookkeeping firms, with workflows, a client portal, time tracking and proposals. Solo is $19 a month, but Team is $49 per user and the API, Zapier and tax-software links sit on Scale at $69 per user.

TOOLGPA REPORT CARD — **Financial Cents** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	Solo is $19 a month billed annually, inside the typical range. Team is $49 and Scale $69 per user, and a five-person firm on monthly billing pays $345.
Free plan and trial	C	A 14-day trial with no card, and no free plan.
Features	B	Workflows, client portal, document management, time tracking, invoicing, proposals and e-signatures cover the whole job of running a practice.
Ease of use	C	A web app where you build workflows, tags and templates for your own firm, and no store rating on record.
Platforms and integrations	B	Web only, with QuickBooks Online, SmartVault, Google Drive, OneDrive, Zapier and links to Drake, UltraTax and CCH Axcess.

Grade point average — Fair, out of 4.0 **2.4**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Financial Cents is for

- ✓ Fits if you run a one-person practice and want one tool for tasks, billing and the client portal
- ✓ Makes sense if your firm already uses Drake, UltraTax or CCH Axcess

Who it is not for

- ✗ Too light for you on Solo if you have staff, as it is for single-user firms only
- ✗ Pricey if you need Zapier, the open API, shared inbox or tax-software links, which start on Scale at $69 per user
- ✗ Tight if you want to bill monthly, as it needs at least 5 users
- ✗ Watch out: all plans are a 12-month agreement
- ✗ Watch out: webhooks and IP whitelisting are Enterprise only, sold through sales

Good to know

Good for

- ✓ Small and mid-sized accounting and bookkeeping firms
- ✓ Solo practitioners who want one low-cost app for tasks and billing
- ✓ Firms that run recurring client work from templates

Worth knowing

- ⓘ All plans are a 12-month agreement, and monthly billing needs a minimum of 5 users.
- ⓘ The Solo plan is for single-user firms only.
- ⓘ Zapier, open API, the shared inbox and tax-software links need the Scale plan.
- ⓘ Webhooks and IP whitelisting are limited to the sales-only Enterprise plan.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$19
A month to start

Financial Cents is a paid product with a free trial, starting at $19 per month, billed annually (Solo, one user).

SOLO

$19

per month, billed annually, for one user

Single-user firms only. Workflows, client portal, document management, time tracking, invoicing, proposals and e-signatures.

TEAM

$49

per user / month, billed annually ($69 billed monthly)

Adds integrated email and unlimited tags, client groups and custom fields. Monthly billing needs at least 5 users.

SCALE

$69

per user / month, billed annually ($89 billed monthly)

Adds Zapier, open API, branded client portal, shared inbox, profitability reports and links to Drake, UltraTax and CCH Axcess.

ENTERPRISE

Custom

Adds IP whitelisting, mandatory 2FA option, custom user permissions, webhooks, priority support and a dedicated success manager.

Trying it first

14-day free trial, no credit card required

Read from financial-cents.com on Nov 13, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Practice management for accounting and bookkeeping firms. Here is what it does, as its own site describes it, and what it covers: tasks, workflow automation, time tracking, documents, invoicing, reports.

> **Web only, with QuickBooks Online, SmartVault, Google Drive, OneDrive, Zapier and links to Drake, UltraTax and CCH Axcess.**
>
> From our grade for platforms and integrations

Workflows and to-do lists

Recurring work is set up as workflows with task lists, and automations can create work and follow up on client tasks on higher plans.

Client portal and requests

Clients get a portal for secure file sharing and task requests; the Scale plan adds a branded portal.

Time tracking and billing

Time tracking feeds invoicing, with project-based billing and retainers, and files can be locked behind an invoice.

Proposals and e-signatures

Proposals, engagement letters and e-signatures are included, and Scale adds proposal packages with optional upsell services.

Integrations

Links to QuickBooks Online on all plans; Scale adds SmartVault, Zapier, OneDrive and Google Drive sync, and tax tools such as Drake and CCH Axcess.

AI features and MCP

The site lists AI features on every plan and a Financial Cents MCP in its product menu.

Where it runs

- Web

What it works with

- QuickBooks Online
- SmartVault
- Zapier
- Google Drive
- OneDrive
- Drake
- UltraTax
- CCH Axcess

Financial Cents is made by Financial Cents.

Where it stands

Its grades against its category, and whether to keep it or make your own

74/127

Other accounting and invoicing tools it is graded above

Financial Cents's GPA of 2.4 is higher than 74 of the 127 other accounting and invoicing tools we grade, and level with 19.

It stands best on features (B, above 86 of 127) and worst on ease of use (C, above 6).

Its paid plans start at $19 a month, against a middle price of $18.09 for the category: 46 of the 90 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. 3 tools score higher and cost less.

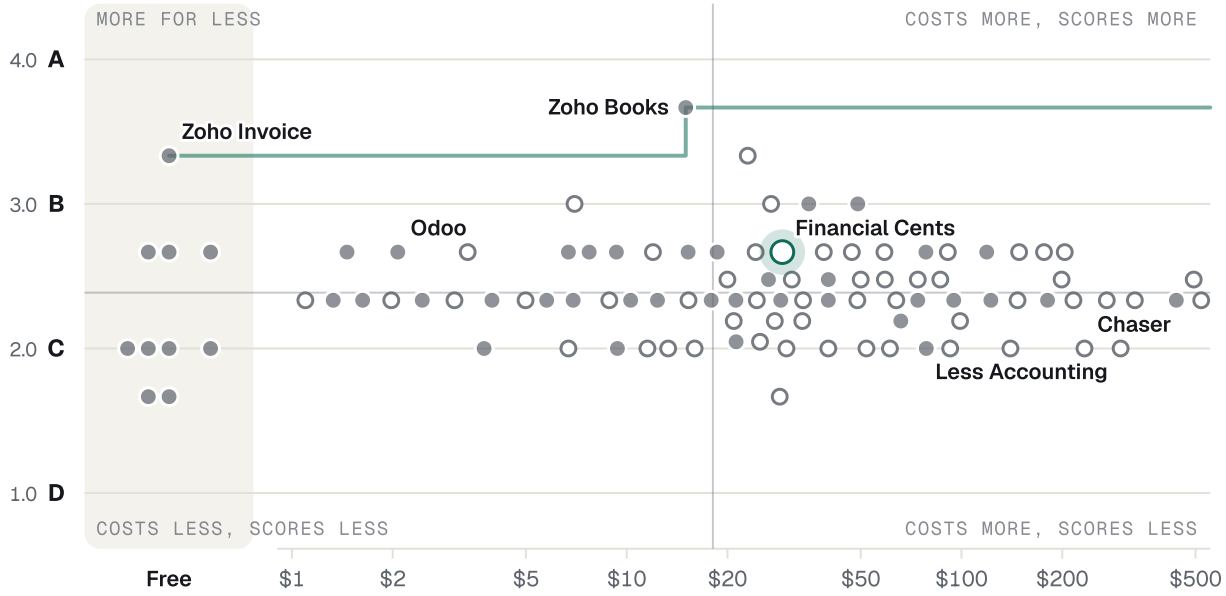
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. Financial Cents's own letter is outlined.

C	Value for money	A 17 · B 22 · **C 70** · D 19	Above 19 of 127
C	Free plan and trial	B 26 · **C 58** · F 23	Above 35 of 127
B	Features	**B 42** · C 79	Above 86 of 127
C	Ease of use	**C 110**	Above 6 of 127
B	Platforms and integrations	**B 93** · C 26	Above 28 of 127

Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Financial Cents is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Financial Cents you would be making connections to other products, each kept working as those products change. That is not a weekend's work, with an AI app builder or without one.

It costs $228 a year.

What you could make

- Tasks, time tracking, invoicing, documents and reports: an app builder makes these well.

What you could not

- Connections to other products, each kept working as those products change.

- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Financial Cents's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



TaxDome, Karbon, Canopy and Jetpack Workflow

The 4 tools Financial Cents is most often weighed against, with where each one differs from it.

TaxDome

Paid

Practice management and client portal for tax and accounting firms.

- Only TaxDome lists an iOS app.
- Financial Cents also covers tasks, time tracking and reports.
- TaxDome also covers templates and forms.

Financial Cents and TaxDome compared in full

Karbon

1.6 GPA

From $59/mo

Practice management software for accounting firms.

- Only Karbon lists iOS and Android apps.
- Financial Cents also covers documents and reports.
- Karbon also covers shared inbox.

Financial Cents and Karbon compared in full

1.6
GPA

Canopy

From $74/mo

Practice management software for accounting and tax firms.

- Only Canopy lists iOS and Android apps.
- Financial Cents also covers tasks and documents.

Financial Cents and Canopy compared in full

2.0
GPA

Jetpack Workflow

Free trial · from $40/mo

Workflow and project management built for accounting firms.

- Financial Cents also covers documents and invoicing.
- Jetpack Workflow also covers templates.

Financial Cents and Jetpack Workflow compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Financial Cents free?

No, Financial Cents is a paid product, but you can try it first. 14-day free trial, no credit card required.

How much does Financial Cents cost?

Financial Cents lists 4 plans. Solo: $19 per month, billed annually, for one user.

What platforms does Financial Cents work on?

Financial Cents is available on Web.

Does Financial Cents have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Financial Cents is listed for Web.

Does Financial Cents have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Financial Cents is listed for Web.

Is Financial Cents open source?

Financial Cents is not described as open source on its own site, as read on Nov 13, 2026.

What does Financial Cents integrate with?

Financial Cents's listing names QuickBooks Online, SmartVault, Zapier, Google Drive, OneDrive, Drake, UltraTax and CCH Axcess.

Who makes Financial Cents?

Financial Cents is made by a company of the same name.

What are the alternatives to Financial Cents?

The closest alternatives to Financial Cents in our directory are TaxDome, Karbon, Canopy and Jetpack Workflow.

How does Financial Cents compare with other accounting and invoicing tools?

Financial Cents's GPA of 2.4 is higher than 74 of the 127 other accounting and invoicing tools we grade, and level with 19.

Is Financial Cents good value for money?

ToolGPA grades Financial Cents C for value for money. Its paid plans start at $19 a month, against a middle price of $18.09 for the category: 46 of the 90 others that charge start lower.

Could I make my own version of Financial Cents?

To replace Financial Cents you would be making connections to other products, each kept working as those products change.

Where this guide comes from

The prices, plans, platforms and features were read from Financial Cents's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Financial Cents's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Financial Cents. Prices change, so check financial-cents.com before you buy.

financial-cents.com/pricing/

financial-cents.com

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Financial Cents, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/financial-cents

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Financial Cents: The Insider's
Guide", checked Nov 13, 2026.
https://toolgpa.com/tools/financial-cents
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Know someone choosing between accounting and invoicing tools?

Send them this guide: toolgpa.com/tools/financial-cents/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Financial Cents, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 129 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Financial Cents's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Financial Cents is a trademark of its owner, and this guide is not made, paid for or approved by Financial Cents. Prices and plans change: check financial-cents.com before you buy.