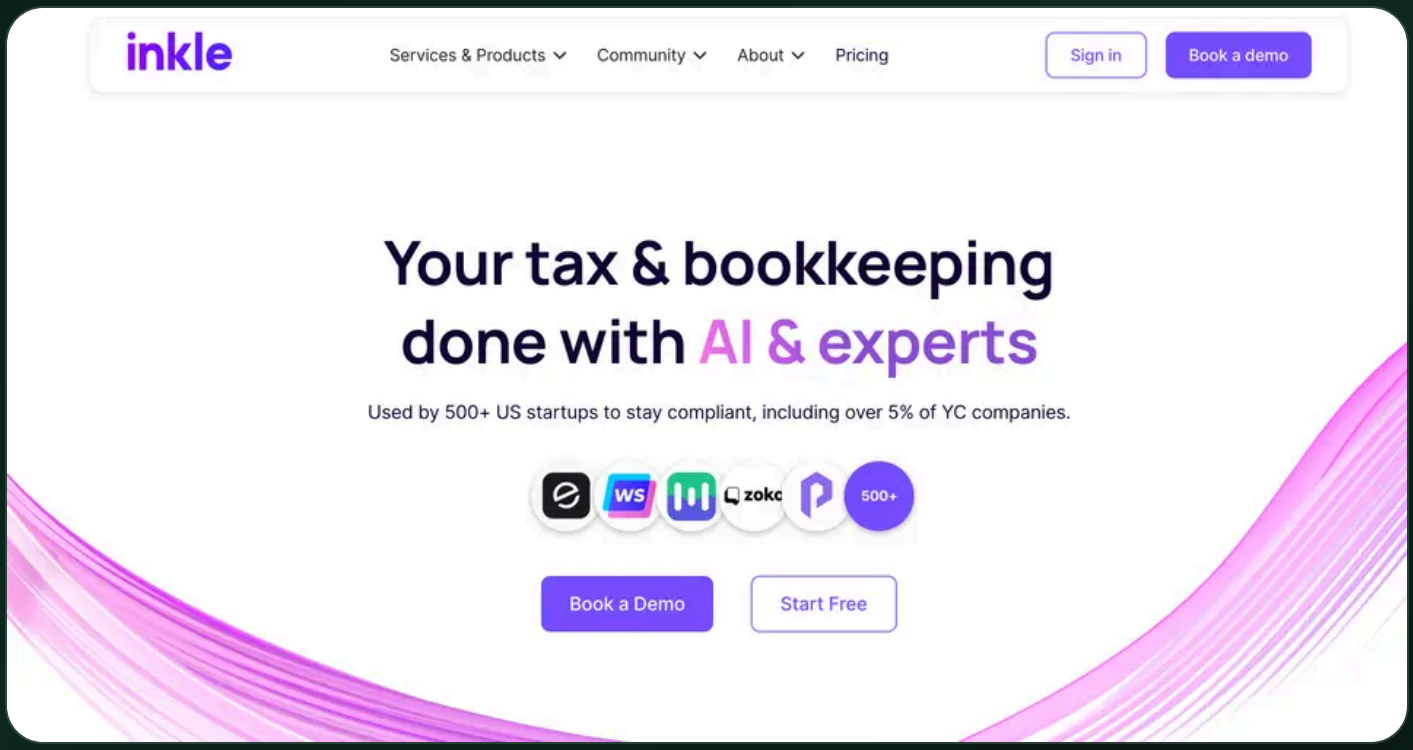
ToolGPA

NOVEMBER 2026

# Inkle

## The Insider's Guide

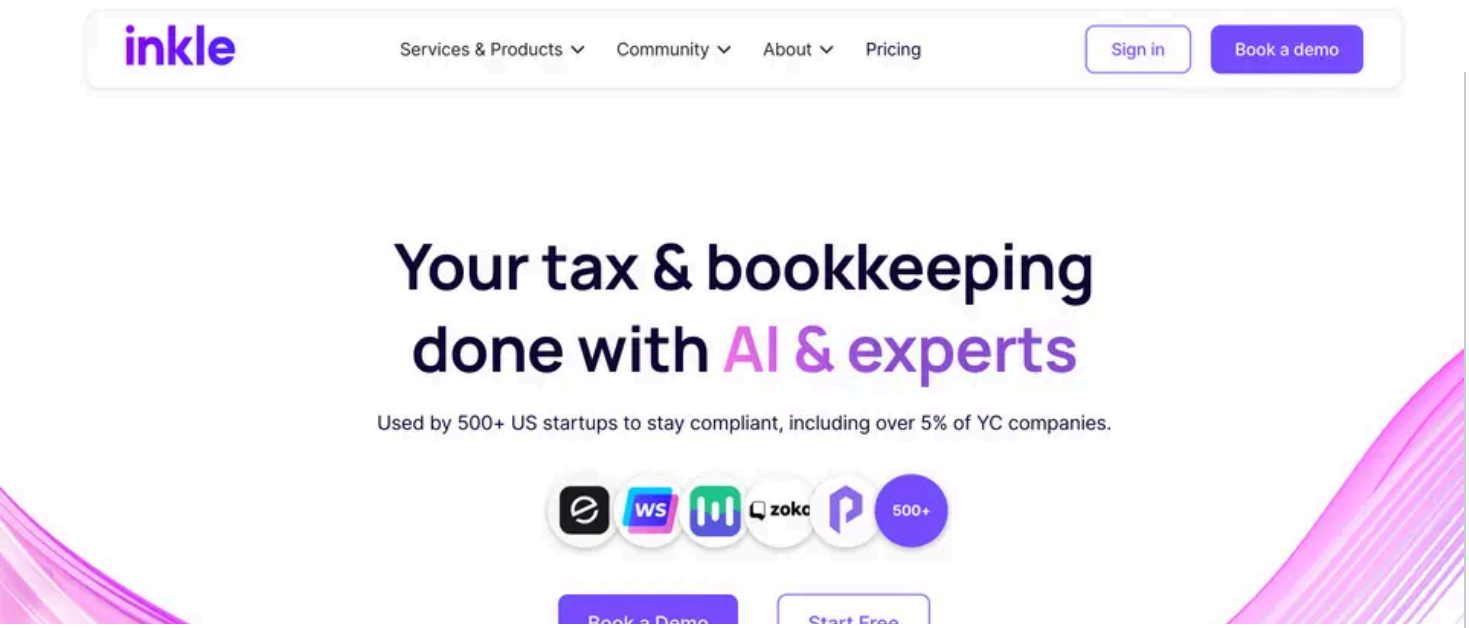
Accounting software, bookkeeping and tax filing for US companies




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

Made by Inkle · checked Nov 13, 2026 · toolgpa.com

2.6
GPA




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ToolGPA put this guide together from Inkle's own pages, its app-store listings and our grades. Every fact in it is on Inkle'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

**2.6**

GPA, above 94 of the 127 other accounting and invoicing tools we grade

Inkle offers accounting software for US companies alongside bookkeeping and tax services done by its accountants. The software has a free tier and a paid Standard plan, and a Monthly bookkeeping plan adds a dedicated bookkeeper. Federal tax filing, incorporation and a registered-agent mailroom are sold separately.

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

> **A web app where you connect banks and set up categorization rules, and no store rating on record.**
>
> From our grade for ease of use

**1** **Best for US startups that want books and tax filing from one provider**

Inkle combines accounting software, bookkeeping and tax filing for US companies, with a free Basic plan.

**2** **Paid plans start at $25 a month when paid by the year**

As its pricing page puts it: $30 per month, or $300 per year (Standard).

3 **There is a free plan**

Basic plan: up to 2 banks, cash financials, invoicing, bank reconciliation, chat support and a Form 1099 vendor report.

4 **It runs on Web**

Web.

5 **Accounting software**

Bank reconciliation, invoicing and cash-basis financials on the free plan, with accrual financials on Standard.

6 **AI-suggested categorization**

Standard adds rule-based and AI-suggested transaction categorization and AI-enabled receipt matching.

7 **Dedicated bookkeeper**

The Monthly plan assigns a bookkeeper who handles reconciliations, payroll entries and monthly review calls.

8 **A 2.6 GPA, above 94 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 Inkle you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

### Inkle at a glance

PRICING
Free plan, from $30 per month, or $300 per year (Standard)

FREE PLAN
Yes

FREE TRIAL
None stated

RUNS ON
Web

MADE BY
Inkle

CATEGORY
Accounting & Invoicing

OUR GRADE
2.6 GPA, good

## The report card

### Best for US startups that want books and tax filing from one provider

Inkle combines accounting software, bookkeeping and tax filing for US companies, with a free Basic plan. The free plan keeps cash-basis books and 2 banks, accrual needs $30 a month, and tax filing starts at $850 a year.

TOOLGPA REPORT CARD — **Inkle** — Graded Nov 13, 2026

| SUBJECT | GRADE | COMMENT |
|---|---|---|
| **Value for money** | C | Standard is $30 a month or $300 a year, inside the typical range. Bookkeeping starts at $99 a month and tax filing from $850 a year. |
| **Free plan and trial** | B | The Basic plan is free for up to 2 banks, with invoicing, reconciliation and a 1099 vendor report, which a small company could use. |

| SUBJECT | GRADE | COMMENT |
|---|---|---|
| **Features** | B | Accounting, AI-suggested categorization, a dedicated bookkeeper, federal tax filing and Stripe revenue ingestion cover the job end to end. |
| **Ease of use** | C | A web app where you connect banks and set up categorization rules, and no store rating on record. |
| **Platforms and integrations** | B | Web only, with Stripe, QuickBooks, Xero, Zoho Books and Mercury Books. |
| **Grade point average** | | Good, out of 4.0 **2.6** |

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 Inkle is for

- ✓ Fits if you run a US company and want books and tax filing from one provider
- ✓ Works for a startup with 2 bank accounts or fewer on the free plan

## Who it is not for

- ✗ Tight if you need accrual books, as the free plan is cash-basis only and accrual needs Standard at $30 a month
- ✗ Tight if you have more than 2 bank accounts on the free plan
- ✗ Pricey if you need bookkeeping, as $99 a month covers only 30 transactions
- ✗ Watch out: tax filing is from $850 a year for a business return and $1,350 with one owner's personal return
- ✗ Not for you if your books are outside the US, as the pricing page does not describe other countries

# Good to know

## Good for

- ✓ Startups and foreign-owned companies with a US entity
- ✓ Founders who want bookkeeping and tax filing from one provider
- ✓ Very small businesses that can start on the free plan

## Worth knowing

- ⓘ The free Basic plan connects up to 2 banks and keeps cash-basis books only.
- ⓘ Monthly bookkeeping is priced by activity; the $99 entry tier covers up to 30 transactions a month.
- ⓘ Tax filing starts from $850 per year for a business return and from $1,350 with one owner's personal return.
- ⓘ Aimed at US companies; the pricing page does not describe support for other countries' books.

PART 02 · PRICING

# What it costs

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

**$25**

A month to start, paid by the year. There is a free plan too

Inkle has a free plan. Paid plans start at $30 per month, or $300 per year (Standard).

BASIC

## $0

Accounting software for up to 2 banks with cash financials, invoicing, bank reconciliation and a Form 1099 vendor report.

STANDARD

## $30

per month ($300 per year, billed annually)

Adds accrual financials, rule-based and AI-suggested categorization, receipt matching, multi-currency, Stripe revenue ingestion and bookkeeper access.

MONTHLY BOOKKEEPING

## $99

per month for up to 30 transactions, billed monthly

A dedicated bookkeeper, monthly review calls and standard financials. Above 30 transactions a month it becomes a full-service plan.

### The free plan

Basic plan: up to 2 banks, cash financials, invoicing, bank reconciliation, chat support and a Form 1099 vendor report.

Read from inkle.ai on Nov 13, 2026.

# Ways to pay less

ANNUAL DISCOUNT

### 16% off Standard with annual billing

Standard is $30 a month or $300 a year, which the pricing page labels as 16% off.

Stated on inkle.ai

# What it does

1

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

Place it runs: Web

Accounting software, bookkeeping and tax filing for US companies. Here is what it does, as its own site describes it, and what it covers: AI features, invoicing, reports, bookkeeping.

> **Accounting, AI-suggested categorization, a dedicated bookkeeper, federal tax filing and Stripe revenue ingestion cover the job end to end.**
>
> From our grade for features

### Accounting software

Bank reconciliation, invoicing and cash-basis financials on the free plan, with accrual financials on Standard.

### AI-suggested categorization

Standard adds rule-based and AI-suggested transaction categorization and AI-enabled receipt matching.

### Dedicated bookkeeper

The Monthly plan assigns a bookkeeper who handles reconciliations, payroll entries and monthly review calls.

### Federal tax filing

Business tax returns (Form 1120, 1120-S or 1065) with a 6-month extension and one state's franchise tax or annual report.

### Stripe revenue ingestion

Standard pulls revenue data in from Stripe automatically and reports revenue metrics.

### Incorporation and mailroom

The site also sells US company incorporation, a virtual US address with registered agent, and dissolution.

### Where it runs

Web

### What it works with

Stripe · QuickBooks · Xero · Zoho Books · Mercury Books

Inkle is made by Inkle.

# Where it stands

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

**94**/127

Other accounting and invoicing tools it is graded above

Inkle's GPA of 2.6 is higher than 94 of the 127 other accounting and invoicing tools we grade, and level with 14.

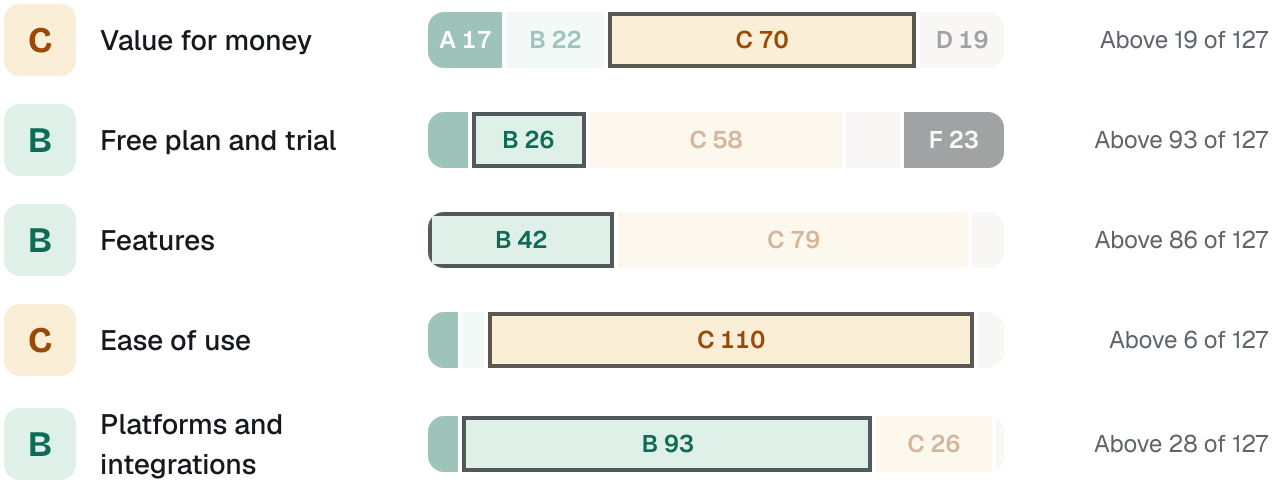
It stands best on free plan and trial (B, above 93 of 127) and worst on ease of use (C, above 6).

Its paid plans start at $25 a month when paid by the year, against a middle price of $18.09 for the category: 58 of the 90 others that charge start lower.

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

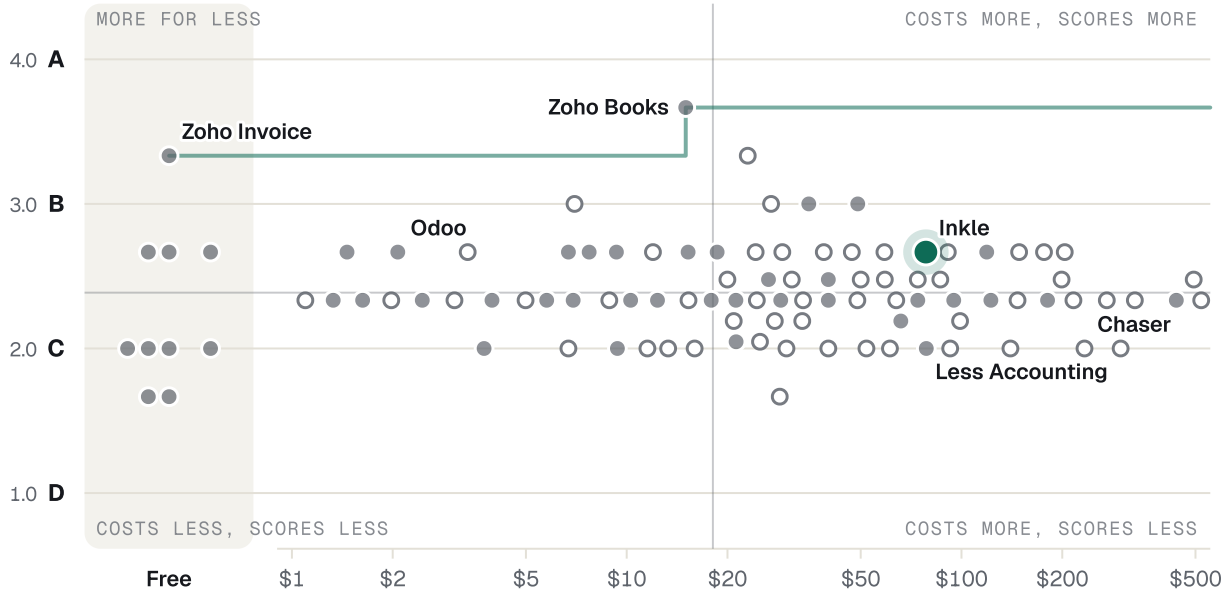
## Each grade against the category

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



## 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. Inkle 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 Inkle you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

It is one of the better ones too: its GPA of 2.6 is higher than 94 of the 127 other accounting and invoicing tools we grade. It costs $300 a year.

### What you could make

- Invoicing and reports: an app builder makes these well.

### What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.
- It plugs into other products, Stripe, QuickBooks and Xero among them.
- AI features, unless you pay a model provider for each request yourself.
- The depth: we grade its features B, which means it covers the whole job.

**What this rests on.** Inkle'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



Bench, Pilot, Bookkeep, Found and Puzzle

The 5 tools Inkle is most often weighed against, with where each one differs from it.

1.6 GPA

## Bench

From $199/mo

Bookkeeping done by an assigned bookkeeper, with optional tax filing.

- Inkle has a free plan. Bench does not.
- Inkle also covers invoicing.

Inkle and Bench compared in full

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1.8 GPA

## Pilot

From $99/mo

Done-for-you bookkeeping, tax and CFO services for small companies.

- Inkle has a free plan. Pilot does not.
- Inkle also covers invoicing.
- Pilot also covers dashboards.

Inkle and Pilot compared in full

2.2
GPA

## Bookkeep

Free trial · from $19/mo

Sales and payout accounting automation for ecommerce and retail.

- Inkle has a free plan. Bookkeep does not, though it has a free trial.
- Inkle also covers invoicing.
- Bookkeep also covers workflow automation, online store and amazon selling.

Inkle and Bookkeep compared in full

2.8
GPA

## Found

Free plan · from $35/mo

Business bank account with bookkeeping and tax tools built in.

- Only Found lists iOS and Android apps.
- Found also covers expense tracking.

Inkle and Found compared in full

2.0
GPA

## Puzzle

Free trial · from $25/mo

AI-driven accounting software for startups and small businesses.

- Inkle has a free plan. Puzzle does not, though it has a free trial.
- Puzzle also covers expense tracking.

Inkle and Puzzle compared in full

PART 06 · QUESTIONS

# Quick answers

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

13

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 Inkle free?

Inkle has a free plan. Basic plan: up to 2 banks, cash financials, invoicing, bank reconciliation, chat support and a Form 1099 vendor report.

### How much does Inkle cost?

Inkle lists 3 plans. Basic: $0.

### What platforms does Inkle work on?

Inkle is available on Web.

### Does Inkle offer any discounts?

Inkle publicly lists the following: 16% off Standard with annual billing.

### Does Inkle have an Android app?

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

### Does Inkle have an iPhone app?

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

### Is Inkle open source?

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

### What does Inkle integrate with?

Inkle's listing names Stripe, QuickBooks, Xero, Zoho Books and Mercury Books.

### Who makes Inkle?

Inkle is made by a company of the same name.

### What are the alternatives to Inkle?

The closest alternatives to Inkle in our directory are Bench, Pilot, Bookkeep, Found and Puzzle.

### How does Inkle compare with other accounting and invoicing tools?

Inkle's GPA of 2.6 is higher than 94 of the 127 other accounting and invoicing tools we grade, and level with 14.

### Is Inkle good value for money?

ToolGPA grades Inkle C for value for money. Its paid plans start at $25 a month when paid by the year, against a middle price of $18.09 for the category: 58 of the 90 others that charge start lower.

### Could I make my own version of Inkle?

To replace Inkle you would be making live feeds from your bank, which take an agreement with each bank or a service that has them.

## Where this guide comes from

The prices, plans, platforms and features were read from Inkle'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 Inkle'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 Inkle. Prices change, so check inkle.ai before you buy.

inkle.ai/pricing

inkle.ai

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

### Inkle, kept up to date

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

toolgpa.com/tools/inkle

### 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:

```
ToolGPA, "Inkle: The Insider's Guide", checked Nov 13, 2026. https://toolgpa.com/tools/inkle
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### Know someone choosing between accounting and invoicing tools?

Send them this guide: toolgpa.com/tools/inkle/guide

ToolGPA elsewhere: youtube.com/@toolgpa

# See our other guides

The best-graded accounting and invoicing tools after Inkle, 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 Inkle'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. Inkle is a trademark of its owner, and this guide is not made, paid for or approved by Inkle. Prices and plans change: check inkle.ai before you buy.