**Occupational Brief Title Codes:**
- D.O.T.: 210.382-014
- G.O.E.: 07.02.01
- S.O.C.: 43-3031
- O*NETâ“¢: 43-3031.00
- N.A.I.C.S.: 541219
- H.O.C.: CSI

**Occupational Subtitles:**
- Accounting Clerks
- Auditing Clerks
- Payroll Clerks

**Work Classification Based Related D.O.T. Occupations:**
- Account Information Clerks
- Brokerage Clerks
- Cashiers
- Insurance Clerks
- Tellers

**Interests Based Related G.O.E. Occupations:**
- Audit Clerks
- Classification Control Clerks
- General Ledger Bookkeepers
- Payroll Clerks
- Posting Clerks

**Skills Based Related O*NET Occupations:**
- Billing, Cost, and Rate Clerks
- Loan Interviewers and Clerks
- Office Clerks, General
- Secretaries, Except Legal, Medical, and Executive

**Noteworthy Quote:**

“Bookkeepers are integral to the financial health and stability of the world. Accounting touches the life of every individual from birth through retirement. As such, bookkeepers play a vital role and have an important impact on every aspect of society including business, academia, individuals, community and the general public.”

–Susan E. Noell, Director of Education Programs, National Society of Accountants, Alexandria, Virginia

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**Work Performed**

Bookkeepers are financial record keepers. They figure, sort, record, and verify numbers to keep track of income and expenses for their employer.

In a small organization, bookkeepers handle all the money matters. They get data from sales slips, bills, check stubs, inventory lists, and requisition slips. They sort these transactions into debits and credits, and record them. These workers may use an adding machine or a calculator to figure amounts. More frequently, they code and enter the details into a computer.

Bookkeepers compile figures on cash receipts, expenses, accounts payable, accounts receivable, and profits or losses. They compare current and past balance sheets, and prepare reports for management.
**Accounting clerks** handle routine accounting clerical tasks. They post and verify data. They figure and record interest charges, refunds, the costs of lost or damaged goods, freight charges, rentals, or other items. They may type vouchers, invoices, account statements, payrolls, and monthly reports.

Accounting clerks post and update transactions in computer records. They review computer printouts and compare computer reports with operating reports.

Both bookkeepers and accounting clerks may take orders for goods or services over the phone, make bank deposits, and take care of other details. They may figure discounts, take care of the mail, file papers, and handle credit work.

In some large organizations each worker may have one or two routine tasks, which are only a part of the bookkeeping system. One worker may enter charge sales and payments. Another may keep track of loan payments. Yet another may keep track of the mail, file papers, and handle credit work.

Some bookkeepers may keep track of rentals, to customers. They prepare checks or withdraw money from the bank to pay employees.

Workers may also have other titles that reflect the work they do. **Billing clerks** deal with monthly statements to customers. **Accounts payable clerks** deal with company purchases. Some bookkeepers may keep track of rentals, shipping, or other company business.

More experienced workers such as **auditing clerks** review records posted by other workers. They check figures and documents for accuracy and correct coding. They also note errors for accountants or other workers to adjust. They may reconcile computer reports with operating reports.

As businesses and organizations continue to computerize their financial records, many bookkeepers use specialized accounting software on personal computers. They post charges to accounts on computer spreadsheets and databases, as manual posting to general ledgers is less used. Bookkeepers now enter information from receipts or bills into computers, which is then stored either electronically, as computer printouts, or both.

The use of computers has also allowed bookkeepers to take on additional responsibilities, such as payroll, procurement, and billing. Many of these functions require bookkeepers to write letters, make phone calls to clients, and interact with colleagues.

**Working Conditions**

Most bookkeepers have good working conditions. They work in well-lighted offices. Those who work for small organizations may have more variety and people interaction than those who work for larger organizations.

This work requires close attention to detail and accuracy. Any errors bookkeepers make could have serious results because they are working with customers’ money. Long uninterrupted periods looking at a computer monitor may cause eyestrain.

**Hours and Earnings**

Bookkeepers work from thirty-five to forty hours a week. The workload varies with the season and with the employer. Bookkeepers in stores, hotels, and restaurants may work overtime during holiday periods. Accounting clerks may work overtime during tax time, at the end of the fiscal year, or during audits.

According to the Bureau of Labor Statistics, in May 2005, bookkeeping, accounting, and auditing clerks earned an average of $30,700 a year. Salaries ranged from a high of more than $44,390 a year to a low of less than $19,030 a year. Earnings vary depending on geographic location, employer, years of experience, and work performed. Payroll clerks, for example, tend to earn slightly more with an average of $32,120 a year.

Most organizations offer their workers one or two weeks of paid vacation after one year on the job. Other fringe benefits include paid holidays, health and life insurance programs, and pension plans.

**Education and Training**

High school students who plan to go to work right after high school should take courses in accounting and business. Some high schools offer cooperative work programs to help students make the transition from school to work. To advance beyond routine work, however, students need higher level education. High school students who plan to go to a business school or community college should take academic courses that will prepare them for admission to the school they have chosen.

Most firms prefer to hire high school graduates who have taken subjects such as bookkeeping, business math, and business writing. The ability to use a computer is essential.

Some employers, such as those in high technology fields, require employees to understand and work with scientific and mechanical terminology. Work experience in a related industry may be a strong asset for bookkeepers and accounting workers in these firms.

In most organizations newly hired bookkeepers and accounting clerks get on-the-job training. New workers learn office procedures and policies under the direction of experienced workers. Sometimes schools join with local firms to offer classes in computer software programs or the operation of office machines. Employers often offer tuition reimbursement to workers who want to learn more about accounting and business procedures.

Those who want a degree in finance or accounting may attend a two-year community college, a business school, or a four-year college or university.
Licensing and Professional Societies

Bookkeepers are not required to join a union or a professional association. Workers with access to financial information may have to be bonded. In a few states, bookkeepers who work on tax returns must be licensed. State licensing agencies can provide detailed information on such requirements.

Persons interested in advancing in their field may find membership in a professional society valuable. The American Institute of Professional Bookkeepers (AIPB) has more than 30,000 members and is dedicated to the recognition of bookkeepers as accounting professionals. Bookkeepers, particularly those who handle all the bookkeeping for companies, may find it beneficial to become certified. The AIPB offers a certification program in which the designation Certified Bookkeeper (CB) is awarded to those who complete the program. For certification, candidates must have at least two years of bookkeeping experience, pass three tests, and adhere to a code of ethics. The AIPB also offers a helpful job site and continuing education opportunities.

The National Society of Accountants (NSA) and its affiliates represent more than 30,000 independent practitioners who provide accounting, tax, auditing, financial and estate planning, and management services to 19 million individuals and businesses. The NSA provides the profession with a variety of member benefits, such as educational and practice development programs, scholarships and educational grants, industry publications, tax research and is well-known as a national advocate in protecting the practitioner’s right to practice.

The Institute of Management Accountants (IMA) has a network of about 65,000 professionals and provides a forum for management accounting and financial professionals to develop and advance their careers. The IMA offers the Certified Management Accountant (CMA) and Certified Financial Manager (CFM) programs, professional development programs, networking, publications, and career opportunities.

Personal Qualifications

Bookkeepers should be careful, accurate, orderly people who enjoy detail-oriented work. They must be neat and methodical. They should have a strong aptitude for numbers. Since many bookkeepers deal with confidential material, they must be discreet and trustworthy. In order to advance, bookkeepers must be able to work well with others.

Bookkeepers should have conventional interests. They should like work activities that follow set procedures, routines, and standards. Most bookkeepers prefer to work where there is a clear line of authority to follow. They should like work activities that involve starting up and carrying out projects, especially in business. They should like to lead and persuade others, make decisions, and take risks for profit.

Occupations can be adapted for workers with disabilities. Persons should contact their school or employment counselors, their state office of vocational rehabilitation or their state department of labor to explore fully their individual needs and requirements as well as the requirements of the occupation.

Where Employed

According to the Bureau of Labor Statistics, workers in accounting, auditing, and bookkeeping held about 1.8 million jobs in the year 2005. The majority of those working worked for firms that supply health, business, education, and social services. Others worked for wholesale and retail establishments. Approximately 25 percent worked part time.

Nearly every organization employs bookkeepers and accounting clerks. Bookkeepers work in financial institutions, schools, insurance companies, real estate companies, manufacturing plants, government agencies, and nonprofit organizations. Although they can be found in all industries and levels of government, a growing number of bookkeepers work for personnel supply firms, the result of an increase in outsourcing of this occupation.

Employment Outlook

According to the Bureau of Labor Statistics, employment of these workers is expected to grow more slowly than other occupations through the year 2014. Although the volume of business transactions will continue to grow, the rate of employment will remain steady as workers become more productive and organizations consolidate accounting and bookkeeping functions.

Also, some work will be outsourced to lower-wage foreign countries. Those who can carry out a wider range of bookkeeping activities will be in greater demand than specialized clerks. Need for full-charge bookkeepers is expected to increase because they are called upon to do much of the work of accountants, as well as perform a wider variety of financial transactions, from payroll to billing. Certified bookkeepers and those with several years of accounting or bookkeeping experience will have the best job prospects.

Nevertheless, jobs become available as bookkeepers transfer to other occupations or leave the labor force. Many job openings are also available because of the large size of the occupation. There are also many opportunities for temporary and part-time work. Most new positions will occur in new organizations.

Entry Methods

Some students may find part-time jobs in business offices while they are still in school. After they graduate,
they may find a position at the same organization. Those who graduate from a business school or a two-year college can get help from the school placement office when they start to look for work.

Employment agencies help beginners find work. Many firms put want ads for bookkeepers and accounting clerks in newspapers. Prospective bookkeepers and accounting clerks can also go to the personnel offices of large firms and apply for work.

Professional societies, such as the American Institute of Professional Bookkeepers (AIPB), provide online job sites in which job seekers can post their resumes and view job openings.

**Advancement**

Those new to the field may start as general office clerks, cashiers, bookkeeping machine operators, and sometimes as office helpers or data entry clerks. With experience and education, bookkeepers and accounting clerks may become department heads or office managers. Top jobs go to professional accountants and auditors who have a college degree and years of experience.

The high turnover in this work increases the chances of promotion for people with skills and drive. Bookkeepers and accounting clerks who want to advance should learn basic office machine operations, data processing, and computer science. The chances for advancement and higher pay may be better in cities where there are large offices and corporations.

**For Further Research**

American Institute of Professional Bookkeepers, 6001 Montrose Road, Suite 500, Rockville, MD 20852. Web site: www.aipb.org

Institute of Management Accountants, 10 Paragon Drive, Montvale, NJ 07645-1718. Web site: www.imanet.org


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Susan E. Noell, Director of Education Programs/Foundation, National Society of Accountants, 1010 North Fairfax Street, Alexandria, VA 22314.