Bookkeeper vs. Controller vs. CPA

Who does what — and when you actually need each one

Murray & Associates, LLC
Bookkeeping and Advisory Services

These three roles get lumped together, but they solve different problems. Here's the plain-English breakdown so you hire the right level of help — and don't overpay for the wrong one.

	Bookkeeper	Controller	CPA / Tax Accountant
Core job	Record & organize daily transactions accurately	Own the close, controls, and accurate management reporting	File taxes; assurance, advisory & compliance
Works on	Data entry, categorization, reconciliations, A/R & A/P, payroll processing	Month-end close, financial reporting, budgeting, cash flow, systems & process	Tax returns, tax strategy, audits/reviews, IRS representation
Time horizon	Daily / weekly	Monthly / quarterly (forward-looking)	Annual + planning
Question they answer	“Are the transactions recorded correctly?”	“What do the numbers mean, and are they reliable?”	“What do I owe, and how do I plan for it?”
Typical cost	$ — lowest hourly / monthly	$$ — mid; often fractional/part-time	$$$ — highest; project or annual
Hire when	Transactions pile up; you need clean, current books	You need trustworthy reports to make decisions, or the books need a system	You have a tax filing, planning need, or an audit

The Simple Rule of Thumb

Bookkeeper	keeps the books **current and accurate**. Start here.
Controller	makes the books **reliable and useful for decisions** — and builds the system. A fractional controller gives you this without a full-time salary.
CPA	keeps you **compliant and tax-smart**. Essential at filing and for planning.

Many growing businesses use all three: a bookkeeper for the daily record, a fractional controller to close and interpret, and a CPA to file. The right mix depends on your size and complexity.