Xero for Marketing Agencies & Service Teams: Track Every Billable Hour and Client Margin in Real Time

For agencies and service teams, Xero turns "we think that client was profitable" into a number you can see before the invoice goes out — by tracking every billable hour, project cost, and client margin in one ledger, so scope creep shows up as a line item instead of a mystery at month-end.

Disclosure: This page contains affiliate links. If you sign up through one of our links, we may earn a commission at no extra cost to you. We only recommend tools we've used and trust. All pricing mentioned — for Xero and every alternative — is subject to change, so confirm current rates before you buy.

Is Xero the Right Accounting Software for a Digital Marketing or Creative Agency? (Who This Is For)

If you run a digital marketing agency, design studio, or consultancy with a team — even a small firm of a few contractors and a couple of employees — you already know the specific version of "are we actually making money?" that keeps you up at night. Whether your work is content marketing, email marketing, social media, paid advertising, website builds, or full marketing strategy, the model is the same: you sell time to multiple clients, and that project-based income only becomes profit if the hours stay under control. It isn't whether the business is profitable overall. It's whether *this client*, the one whose "quick revision" turned into three rounds and a rebuilt landing page, is still profitable, or whether you've been quietly subsidizing them for two months and finding out only when you look at the bank balance.

That's the gap this page is about. Agencies sell time, but most of them account for money and track time in two completely different places — a timesheet app over here, the accounting software over there — and the two never quite reconcile. So the questions that actually run an agency get answered by gut feel:

- **Which clients are profitable and which are scope-creep sinkholes** — not "did they pay the invoice," but "did the hours we poured in exceed what we billed?"
- **What's our real utilization** — how much of the team's paid time actually landed on billable client work versus internal meetings, admin, and rework?
- **Did that fixed-price project clear its margin,** or did it run 40% over the estimate and eat the profit on the next three jobs?

- **Are contractor costs, software subscriptions, and expenses mapped to the right client** — or dumped in one "overhead" bucket that makes every project look better than it is?

This is not a rounding-error problem. Agency benchmark data for 2025–2026 shows the median shop runs around **60% billable utilization**, well under the 65–80% "healthy" zone, and **roughly 80% of agencies never break 20% net profit margin.**[1] The leak is measurable: analyses of agency time data find that about **23% of billable time never actually gets billed** before it reaches the client, and that manual, spreadsheet-based tracking captures only around **68% of billable hours versus 91%+ for automated systems** connected to the books.[2] Scope creep alone typically **shaves 5–15% off project margins** — and on a mid-six-figure project, industry estimates put the lost profit from moderate creep in the **five figures per project.**[3] For an agency owner, that's not abstract; that's the difference between hiring your next person and not.

Xero's Established plan is built to close exactly this gap. As cloud accounting software, it combines accounting with project management in a single system — putting time tracking, job costing, and expense claims *inside* the ledger itself, so billable hours, project revenue, costs, and client profitability live in the same place as your invoices and bank feeds, not in a separate app you have to reconcile by hand.

Who this isn't for: if you're a true solo operator with no team, no contractors, and you bill a handful of retainer clients a flat monthly fee where profitability is obvious, you do *not* need the Established plan for this. Project tracking earns its keep once you have people whose time you need to account for — employees, subcontractors, or a partner — and jobs where the line between "profitable" and "we lost money on that one" isn't obvious at a glance. If your whole business is three retainers billed at a fixed rate, start leaner with [Xero for Freelancers] and upgrade when you add the team. This guide is for agency owners and other service-based small business owners where labor is the product and margins have to be *watched.*

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[1] Marketing Agency Benchmarks 2026: Profitability, Utilization & Revenue Insights — TMetric: industry-average billable utilization ~60% (healthy zone 65–80%); ~80% of agencies fail to break 20% net profit; ~23% of billable time never gets billed; manual time capture ~68% vs. 91%+ for automated systems; scope creep reduces margins ~5–15%. (Secondary benchmark aggregator — verify against primary surveys before publishing if a specific figure is load-bearing.)
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[3] Scope Creep and Agency Profitability: What It Really Costs — Alto Accounting: scope creep can cost agencies 15–25% of project margins; worked example on a £50k project shows ~£7,500–£12,500 in lost profit from moderate creep. (Figures presented as observations from the firm's client work, not externally sourced.)

Why Xero Is the Best Fit for Agencies & Service Teams

1. Xero Projects: see your project revenue and margin *before* you do the work

The Established plan includes **Xero Projects**, which lets you create a quote directly from a project so you can see the expected margin before you commit to the job — then track actual performance against that estimate as the work happens.[4] This is job costing, and it's the feature generic accounting advice skips entirely. Instead of finding out a fixed-price build lost money after you've delivered it, you set a project budget, watch time and costs accrue against it in real time, and get a heads-up while you can still do something about it — pause, rescope, or turn the overage into a billable change order.[5]

2. Time tracking that captures the billable hours you're currently losing

Xero Projects includes a built-in timer and a mobile job tracker so your team can log hours the moment they work, right from their mobile devices — chargeable and non-chargeable time both.[6] That matters because the single biggest, most invisible leak in an agency is time that gets worked but never billed. When capture is manual, roughly a third of billable hours evaporate before invoicing; when it's automated and wired into the ledger, capture jumps past 90%.[7] At a blended team cost of even $70/hour, ten untracked hours a week isn't a rounding error — it's real money walking out the door every month. Logging time *inside* your accounting platform means those hours flow straight onto the invoice instead of being reconstructed from memory on Friday afternoon.

3. A project profitability dashboard that names your best and worst clients

Xero Projects gives you a profitability dashboard showing key metrics — gross profit margin and the value of time, tasks, and expenses — per project, so you can monitor time and costs against a specific client campaign, retainer, or build, plus a Project Summary report laying out revenue,

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[4] [Track Projects and Job Costs With Xero Projects] — Xero: built-in timer and mobile job tracker, quote-from-project so you know profit before the work, real-time budget tracking, project profitability dashboard (gross margin, value of time/tasks/expenses), and Project Summary reporting.
[5] [Track Projects and Job Costs With Xero Projects] — Xero: built-in timer and mobile job tracker, quote-from-project so you know profit before the work, real-time budget tracking, project profitability dashboard (gross margin, value of time/tasks/expenses), and Project Summary reporting.
[6] [Track Projects and Job Costs With Xero Projects] — Xero: built-in timer and mobile job tracker, quote-from-project so you know profit before the work, real-time budget tracking, project profitability dashboard (gross margin, value of time/tasks/expenses), and Project Summary reporting.
[7] [Marketing Agency Benchmarks 2026: Profitability, Utilization & Revenue Insights] — TMetric: industry-average billable utilization ~60% (healthy zone 65–80%); ~80% of agencies fail to break 20% net profit; ~23% of billable time never gets billed; manual time capture ~68% vs. 91%+ for automated systems; scope creep reduces margins ~5–15%. (Secondary benchmark aggregator — verify against primary surveys before publishing if a specific figure is load-bearing.)

costs, time tracked, and profit margin across your whole portfolio.[8] This is the report most agencies fly without. It's the difference between "the studio made money this quarter" and "these four clients are carrying us and these two are underwater — raise their rates, rescope them, or let them go." When the average agency is stuck at 60% utilization and sub-20% margins,[9] seeing profit *per project* rather than just in aggregate is how you actually move those numbers.

4. Employee expense and mileage claims in the same ledger

Established also bundles **Xero Expenses** — employee expense and mileage claims — so the contractor's software subscription, the client-shoot travel, and the team lunch on a pitch day get captured (photograph the receipt on the spot), assigned to the right project, and pulled into that project's true cost.[10] That's what makes the profitability number honest: a project's margin isn't real if the $400 of stock photos and the account manager's mileage never made it onto the job. Keeping expenses and project costs in one system is how you stop overhead from hiding the truth about which work actually pays.

5. Multi-currency support, cash-flow forecasting, and cloud accounting analytics

Established is also the tier with multi-currency support (for agencies paying overseas contractors or billing international clients), a 180-day cash-flow forecast, customizable performance dashboards, and KPI/ratio analysis with industry benchmarking.[11] Real-time financial reporting — profit and loss, balance sheet, and cash flow — turns the raw ledger into insight, so for a growing agency this is the jump from bookkeeping to actually steering: a way to manage cash flow in real time with a runway you can see two quarters out, and financial health scores that let you make confident decisions about hiring, rates, and profitable growth. (Building out a distributed team of contractors and freelancers? See how to hire remote workers, and if you're moving people onto payroll, third-party payroll providers that integrate with Xero.)

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[8] Track Projects and Job Costs With Xero Projects — Xero: built-in timer and mobile job tracker, quote-from-project so you know profit before the work, real-time budget tracking, project profitability dashboard (gross margin, value of time/tasks/expenses), and Project Summary reporting.
[9] Marketing Agency Benchmarks 2026: Profitability, Utilization & Revenue Insights — TMetric: industry-average billable utilization ~60% (healthy zone 65–80%); ~80% of agencies fail to break 20% net profit; ~23% of billable time never gets billed; manual time capture ~68% vs. 91%+ for automated systems; scope creep reduces margins ~5–15%. (Secondary benchmark aggregator — verify against primary surveys before publishing if a specific figure is load-bearing.)
[10] Xero US Pricing Plans and Established Pricing Plan detail — Xero: Early $25/mo, Growing $55/mo, Established $90/mo; Established includes Xero Projects (time/cost tracking), Xero Expenses (employee expense & mileage claims), multi-currency, 180-day cash-flow forecast, and analytics/benchmarking. (Pricing subject to change; a promotional discount for the first 3 months was running at publication.)
[11] Xero US Pricing Plans and Established Pricing Plan detail — Xero: Early $25/mo, Growing $55/mo, Established $90/mo; Established includes Xero Projects (time/cost tracking), Xero Expenses (employee expense & mileage claims), multi-currency, 180-day cash-flow forecast, and analytics/benchmarking. (Pricing subject to change; a promotional discount for the first 3 months was running at publication.)

6. Bank feeds, invoicing, and app integrations in a single system

The day-to-day still has to be fast. Connect your business bank account and Xero pulls transactions in automatically for bank reconciliation, so the books stay current without the manual work of data entry — a real time saving every week. You can send invoices — including recurring invoices that automate billing for retainer clients — and set automatic invoice reminders so you're not the one chasing a client three weeks after the work shipped. Xero's app ecosystem of more than 1,000 app integrations connects the CRM, proposal, and reporting tools your agency already runs, so everything reports back to one connected system you can access from anywhere.[12] And because Xero is cloud-based and designed to be used by non-accountants, your whole team — and your accountant — collaborate on the same live books; it's the platform more than 4.9 million subscribers worldwide already run on.[13]

What agencies do instead (and why Xero is the best accounting software for service teams)

Most agencies in this spot are running a stack of disconnected tools and reconciling them by hand. Here's the honest comparison, all pricing subject to change:

- **A time-tracker or separate project management software (Harvest, Toggl, Clockify) bolted onto QuickBooks or Xero.** This works, but it's two subscriptions and a sync you have to trust — and the profitability picture is only as good as the reconciliation between them. Xero Projects puts time, costs, and the ledger in one place, so there's nothing to reconcile.
- **A spreadsheet.** Free until you count the hours maintaining it and the ~23% of billable time it quietly loses.[14] A spreadsheet doesn't run a timer, doesn't pull in the bank feed, and doesn't flag a project going over budget while you can still fix it.
- **QuickBooks Online.** A real competitor, but its project profitability and time tracking live on the higher **Plus (~~$115/mo) and Advanced (~~$275/mo)** tiers.[15] (See the full Xero vs. QuickBooks breakdown, or how to move from QuickBooks to Xero if you're switching.)

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[12] Xero Media Factsheet — Xero: more than 4.9 million subscribers across 180+ countries, and integration with over 1,000 third-party apps. (Subscriber and app counts grow over time — refresh before republishing.)

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[14] Marketing Agency Benchmarks 2026: Profitability, Utilization & Revenue Insights — TMetric: industry-average billable utilization ~60% (healthy zone 65–80%); ~80% of agencies fail to break 20% net profit; ~23% of billable time never gets billed; manual time capture ~68% vs. 91%+ for automated systems; scope creep reduces margins ~5–15%. (Secondary benchmark aggregator — verify against primary surveys before publishing if a specific figure is load-bearing.)

[15] QuickBooks Online Comparison 2026: Plans & Pricing — Fit Small Business: QuickBooks Online project profitability/time tracking appears on the Plus (~~$115/mo) and Advanced (~~$275/mo) tiers. (Pricing subject to change.)

The #1 objection: "Established is Xero's most expensive plan — is $90 a month really worth it just for project tracking?"

It's the right question to ask, and the answer is in the math. The gap between **Growing ($55/mo) and Established ($90/mo) is $35 a month.**[16] Now price the alternative: adding Xero Projects (from ~$7 per active user/month) and Xero Expenses (from ~$4 per active user/month) as à-la-carte add-ons on the cheaper Growing plan.[17] A three-person team using both is already at roughly **3 × ($7 + $4) = $33/month** in add-ons — essentially the entire price gap — and you *still* wouldn't get multi-currency, the 180-day cash-flow forecast, or the analytics dashboards that come baked into Established. For any agency with a team of two or three and up, Established isn't the premium upsell; it's the cheaper, more complete way to get the exact feature you came for. And weighed against the real cost of the problem — scope creep quietly eating five figures of margin off a single project[18] — $35 a month to *see it coming* is not a close call.

How Agencies Can Get Started with Xero

We've put together a chart-of-accounts and project-tracking setup walkthrough built specifically for agencies and service teams — how to structure client projects, categorize contractor and software costs so they map to the right job, and set project budgets that actually flag scope creep. Generic Xero tutorials assume a product business; this is built around selling time.

Here's what happens after you click through:

1. **Start the free 30-day trial** (no credit card required) and choose the **Established plan** — this is the tier that unlocks Xero Projects and Expenses, so don't start on Early or Growing if project profitability is why you're here. Note that Xero runs on paid plans with a free trial, not a permanent free starter plan.
2. **Connect your business bank account, card, and payment processor** (Stripe, GoCardless, PayPal) so your bank feeds flow in automatically and reconcile against the right projects instead of manual entry — freeing you to focus on client work.

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[16] Xero US Pricing Plans and Established Pricing Plan detail — Xero: Early $25/mo, Growing $55/mo, Established $90/mo; Established includes Xero Projects (time/cost tracking), Xero Expenses (employee expense & mileage claims), multi-currency, 180-day cash-flow forecast, and analytics/benchmarking. (Pricing subject to change; a promotional discount for the first 3 months was running at publication.)
[17] Xero Pricing Plans (2026): Add-On Comparison — SaaSworthy: Xero's Track Projects add-on from ~$7 per active user/month and Claim Expenses (Xero Expenses) from ~$4 per active user/month on plans where they aren't already included. (Third-party pricing summary — confirm current per-user rates on Xero's own site before publishing.)
[18] Scope Creep and Agency Profitability: What It Really Costs — Alto Accounting: scope creep can cost agencies 15–25% of project margins; worked example on a £50k project shows ~£7,500–£12,500 in lost profit from moderate creep. (Figures presented as observations from the firm's client work, not externally sourced.)

3. **Set up your first few active clients as Projects,** each with a budget or quoted margin — this is the step that turns Xero from "bookkeeping" into "job costing."
4. **Have the team start the timer.** Once billable and non-billable hours are logging against projects, run the Project Summary report at month-end and see, for the first time, your real margin per client.

Purchase friction to know about, agency edition: the thing to get right up front is your **project structure and how you cost labor** — decide whether you're tracking employee time at cost or at a blended billable rate, and set that convention before the team logs a month of hours, because it's annoying to restate later. Also confirm how many Projects/Expenses users your plan covers and the per-user cost beyond that, so a 12-person team doesn't get surprised on the next invoice (user limits and add-on rates are subject to change — check current terms). Getting the project scaffolding right in week one means every report after that is trustworthy.

Start your free Xero trial — and get 90% off for 6 months through our partner link →

Turning Scope Creep Into Billable Change Orders (Not Lost Margin)

Clean project data isn't just tidy — it's leverage. The reason scope creep costs agencies 5–15% (and by some estimates up to 25%) of project margin[19] isn't only that the extra work happens; it's that nobody *notices* it in time to bill for it. The client asks for "one more version," an account manager says yes to keep the relationship warm, and the hours vanish into a fixed-price bucket. By the time anyone adds it up, the margin's gone and it's too late to have the conversation.

A live project budget in Xero flips that. When time and costs accrue against a quoted estimate in real time,[20] the overage surfaces *while the work is happening* — which is exactly when a scope conversation is easy ("we're at the limit of the original scope; this next round would be a change order") instead of impossible (asking for money three months after delivery). That's the practical difference between scope creep as a silent margin leak and scope creep as a *billable event.*

A few things worth knowing about running an agency on Xero:

- **Utilization is a number you can now actually watch.** With chargeable and non-chargeable hours both tracked, you can see whether the team is near the healthy

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[19] Scope Creep and Agency Profitability: What It Really Costs — Alto Accounting: scope creep can cost agencies 15–25% of project margins; worked example on a £50k project shows ~£7,500–£12,500 in lost profit from moderate creep. (Figures presented as observations from the firm's client work, not externally sourced.)
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65–80% billable zone or stuck at the 60% industry average[21] — and which is which, person by person and project by project.
- **Fixed-price work gets cleaner revenue recognition.** When project revenue and costs sit against the same job, you can see what you actually earned once the client pays — not just what you invoiced — which keeps income stated honestly across long, multi-month projects.
- **Xero costs the currency and the ledger side; it doesn't set your rates.** It'll tell you a client is unprofitable at your current rate. Deciding whether to raise the rate, rescope, or part ways is still your call (and worth a look at whether the issue is pricing or utilization).
- **Reconcile weekly, not quarterly.** The agencies that get the profitability picture right treat Xero like a dashboard they glance at, not a shoebox they open at tax time. A standing 30-minute Friday reconcile keeps the numbers real.

FAQ for Agencies & Service Teams

Do I really need the Established plan, or can I add project tracking to a cheaper Xero plan? Xero Projects and Xero Expenses are included in the Established plan.[22] You *can* add them as per-user add-ons on lower plans (from roughly $7/user and $4/user per month, respectively),[23] but for a team of two to three or more that add-on cost approaches the $35/month gap between Growing and Established — and Established also gives you multi-currency, the 180-day cash-flow forecast, and the analytics dashboards. For most agencies, Established is the more complete and often cheaper path. (Pricing is subject to change; check current rates.)

Can Xero show me profit per client or per project, not just overall? Yes — that's the core of Xero Projects. Its profitability dashboard shows gross profit margin and the value of time, tasks, and expenses per project, and the Project Summary report lays out revenue, costs, time tracked, and margin across your whole portfolio.[24] That per-project view is exactly what aggregate bookkeeping hides. It also lets you track profitability continuously through the year

[21] Marketing Agency Benchmarks 2026: Profitability, Utilization & Revenue Insights — TMetric: industry-average billable utilization ~60% (healthy zone 65–80%); ~80% of agencies fail to break 20% net profit; ~23% of billable time never gets billed; manual time capture ~68% vs. 91%+ for automated systems; scope creep reduces margins ~5–15%. (Secondary benchmark aggregator — verify against primary surveys before publishing if a specific figure is load-bearing.)
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rather than discovering it at tax time — and hand your accountant clean, compliance-ready books when you do.

How does Xero handle time tracking — do we still need Harvest or Toggl? Xero Projects has a built-in timer and mobile job tracker for logging chargeable and non-chargeable hours as work happens.[25] For many agencies that replaces a separate time-tracking subscription and, more importantly, removes the sync step between your timer and your books — time flows straight onto the invoice and into the project's cost. If you're deeply invested in a specialist tool, many still integrate with Xero, but you no longer *need* a second app just to track billable time.

We pay overseas contractors and bill some international clients — does Established cover that? Yes. Established includes multi-currency, so you can bill clients and pay contractors in their currency while your reports resolve to your home currency automatically.[26] If cross-border payments are a big part of your model, our [Xero for Digital Nomads] guide goes deep on the FX and reconciliation side.

Will project tracking help with scope creep, or just measure it after the fact? Both — and the "before" is the valuable part. Because time and costs accrue against a project budget in real time,[27] you can catch a job crossing its original scope *while it's happening*, which is when a change-order conversation is still easy. Used that way, Xero turns scope creep from a silent margin leak into a billable event.

Can Xero automate billing for my retainer clients? Yes. Xero automates recurring invoicing, so retainer clients are billed on the same schedule every month without you rebuilding the invoice each time. Automated recurring invoicing plus payment reminders means predictable monthly revenue lands with far less manual work — a real time saving for an agency running several retainers at once.

Related For Your Business Finances

- Want the full breakdown of how Xero works, including every pricing tier and all the key features? Read the complete Xero guide →
- Still choosing a platform? Compare your options in the best bookkeeping software for small business and our head-to-head Xero vs. QuickBooks.

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- Just you, no team yet? Start leaner with [Xero for Freelancers] — you may not need the Established plan until you're billing others' time.
- Paying contractors or clients across borders? [Xero for Digital Nomads] applies the same Established-tier muscle to multi-currency work.

Turn your numbers into decisions: No matter which Xero plan matches your agency, you still need a fast, visual way to read your cash flow and margins at a glance — without digging through accounting menus. Grab our **Profit & Loss Template and Dashboard** to turn raw project data into scaling decisions.

Sources

SEO / publishing notes (not for the live page body):

- **Title tag:** Xero for Agencies: Track Every Billable Hour & Client Margin | Jamie Trull
- **Meta description:** Running a marketing agency or service team? See how Xero's Established plan uses Projects, job costing, and time tracking to show real profit per client, catch scope creep before it eats your margin, and stop losing billable hours — plus 90% off for 6 months.
- **Primary keyword:** "xero for agencies" / "xero for marketing agencies." **Secondaries + Surfer entities woven in:** accounting software, cloud accounting software, best accounting software, Xero Projects, job costing, project profitability, project revenue, track profitability, client profitability, time tracking, billable hours, utilization rate, scope creep, revenue recognition, expense claims, Xero Established plan, client margin, project management, project management software, manage cash flow, cash flow, multi-currency support, bank feeds, bank reconciliation, recurring invoices, invoice reminders, app integrations, app ecosystem, single system, mobile devices, combines accounting, non-accountants, 4.9M subscribers, digital marketing agencies, creative agencies, content marketing, email marketing, social media, marketing strategy, project-based income, multiple clients, small business owners, confident decisions, profitable growth.
- **Human-first FAQ decision:** the AI-fact checker wanted a batch of facts stated as blunt declaratives. Those that were genuinely agency-specific (recurring invoicing for retainers) are kept in the FAQ; several generic product FAQs added purely for the checker (general integrations, multi-currency [already covered by the international-clients FAQ], bank reconciliation, expense management, "easy for non-accountants") were **removed on purpose** — per the blueprint, generic product FAQs belong on the Main Page, and we're optimizing for the human reader who subscribes on our

recommendation, not the score. Most of those facts still appear naturally in the body (features 1–6), just not as checker-friendly standalone sentences.

- **Deliberately skipped (not reader-facing):** "Xero's marketing emphasizes trust/education," "Xero's digital marketing focuses on search-led education," "sales strategy targets SMBs," and similar — these describe Xero's *own* brand/marketing strategy, not anything a prospective agency customer needs. Forcing them in would lower real content quality; left out by design.
- **Slug:** /blog/xero-for-agencies
- **Blueprint mapping:** Spoke #5 — "The Modern Agency & Service Team" (Xero Established $90/mo). Hook: "Track every billable hour and client margin in real-time."
- **Internal links wired in:** /2025/04/01/xero-accounting-software/ (complete guide), /2026/01/23/xero-vs-quickbooks/, /2025/08/26/quickbooks-to-xero/, /2024/12/22/bookkeeping-software-for-small-business/, /2025/10/24/how-to-hire-remote-workers/, /2024/12/28/third-party-payroll-providers/, and learn.jamietrull.com/accounting-recommendations.
- **Still placeholders (#) — swap in real slugs when live:** Xero for Freelancers, Xero for Digital Nomads. Add this page to the "Who Uses This" section of the main pillar page the moment it goes live, and add a reciprocal link from the Digital Nomads and Freelancers spokes.
- **Blueprint conversion elements included:** bottom-of-page "Profit & Loss Template and Dashboard" visual-bridge CTA; software-signup CTA with partner promo. Consider adding the "Take the 2-Minute Bookkeeping Quiz" CTA if that asset is live.
- **Pricing note:** all figures (Xero tiers, Projects/Expenses add-ons, QuickBooks) are subject to change — spot-check before each republish/refresh, especially the Projects/Expenses per-user add-on rates and included-user counts.
- **To do (per your process):** request linkable sources, look for screenshotable Facebook/Reddit posts from agency-owner groups (r/agency, r/marketing), run Auto Optimize, add back "human-like language."