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BALANCED
CPA



The **Balanced CPA**

How I Built a Thriving Firm,
Earned Loyal Clients, and
Created a Balanced Life
(And How You Can Too)

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TheBalancedCPA®

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In collaboration with



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Introduction: Why Balance Matters

Ever met a CPA who takes 10 vacations a year — and still crushes busy season?

I'm that CPA.

I know...not everyone wants 10 vacations a year, and that's totally fine! Maybe you just want time to catch your kid's baseball games, stop missing birthday parties during tax season, or finally take a weekend without your laptop.

The point isn't the number of trips I take. It's having the freedom to choose when I work and when I don't.

Not too long ago, I was buried in paper files, saying yes to every client, and thinking burnout was just part of the job. Taking a vacation wasn't even on my radar.

Today, our client list has more than doubled (from 700 to over 1,800), my team's happier than ever, and I've built a firm that works for me, so I can step away without everything falling apart.

This is how I did it — and how you can do it too.



Nick Boscia, CPA, EA

Managing Partner
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People think accountants typically don't have good lives — that we work too much, don't enjoy what we do, and burnout is just part of the profession. I wanted to break that mold and show that misconception isn't true. You can build a successful practice and still enjoy your life outside the office.

That's why I created **TheBalancedCPA**.

Scan for my contact info >





Milestone 1: When Dad Said “We’re Not Changing Anything”

My dad started Boscia & Boscia in 1975. He bought our office building in 1980 — nine years before I was born. My older brother Joe joined him right out of college, and I went a different route: Penn State, master’s degree, CPA license, and one year at PwC.

I honestly didn’t think I would join the family firm, but they convinced me... And I’m happy they did.



When I joined in 2013, it was just the three of us, and we were doing everything by hand.

We wrote up bank statements manually. We typed data into bookkeeping software one entry at a time. Clients would drop off shoe boxes full of receipts or email us their W-2s completely unsecured (which still makes me cringe).

I didn't question it at first, even though it was painful. This was my dad's way, and he'd been running the business successfully for decades. But as the years went on, the cracks started showing. We kept adding more clients, but all that meant was more hours, more stress, and less time for anything else.

Any time I suggested a change or new technology, my dad's response was always the same: "I've been doing this for 40 years. We're not changing anything."

That was the only time I ever felt like I was truly suffering because I had no control over the processes, and I couldn't get the approval to change anything.

I love to travel, but back then? Forget it. Vacations weren't even on the table.

It wasn't until I started networking with other accountants that I realized just how far behind we were. I'd meet people at conferences who were talking about automation and working in the cloud. All I could think was, *we're still digging through file cabinets looking for folders.*

The wake-up call was clear: if we kept doing things the old way, we'd hit a wall.

Here's what I'd do if I were you: Spend a week watching how work flows through your firm. Every bottleneck or tedious manual step? Those are your first targets. It's way easier to fix one pain point at a time than overhaul everything at once.



Milestone 2: The Year Everything Changed

The real turning point came in 2018 when my dad retired. Without his resistance to change, I finally had room to push for modernization.

My brother was more open-minded than my dad, but he didn't want to spearhead the changes, so I took the reins.

Around that time, I joined the ADP Accounting Advisory Board and met some incredible people — including Dawn Brolin, CPA, CFE — who opened my eyes to what was possible. They weren't just talking about tech; they were living proof of how it could change everything.

When I thought about where and how I could use technology at my firm, my first thought was document collection. Why? Because document collection was a nightmare.

Clients followed different processes, dropped off paper, or sent unsecured emails. We wasted hours scanning, sorting, and searching for files. Those inefficiencies were nearly killing us as we were growing.

So the first big move I made was getting SmartVault.

I implemented it in 2019, and it changed everything:

- Clients could upload documents anytime, from anywhere
- Files auto-routed into the right folders without us touching them
- It integrates directly with Lacerte so folders are created automatically and we save time with direct print and routing
- Clients saw what they needed while we kept our internal documents and notes private

Then COVID hit in 2020, and while other firms scrambled to adapt, we were already ready. Client usage of the cloud-based portal jumped from 20% to 90% in one year.

The result? We doubled our client base — growing from about 700 clients to over 1,800 — without burning out.





And for the first time, I could see the path to having a balanced life.

That experience taught me something important: the best changes are win-win-wins. SmartVault was a win for our clients (24/7 access with easy document sharing), a win for our team (no more scanning and filing), and a win for our firm (we could handle way more clients).

That's when I set my rule: if it's not a win for the client, a win for the team, and a win for the firm — I don't do it.

Don't wait as long as I did to make your first tech move. I was afraid clients would push back. And yes, a few still wanted paper or email. But most adapted quickly, especially when they saw how much easier it made their lives.

By the way...

SmartVault didn't just make us faster, it made us safer. Before, clients sent Social Security numbers and financial statements over unsecure email, or handed us paper that could be lost or misplaced. Now, everything is encrypted, backed up, and accessible 24/7 in a secure, [SOC 2 Type II compliant platform](#).

That kind of peace of mind is priceless for you and your clients.

Milestone 3: Building a Team That Actually Wants to Work Here

Technology alone isn't enough. You need a team you can trust to run the systems you put in place.

Our first big hire (outside the family) was in 2018. Today, we have a team of seven — me, my brother, and five amazing employees.

We learned that how people feel at work matters as much as what they can do. That's why we created the "Five Worst Clients" list: every year, the team can nominate the clients who make their work miserable — whether they're rude, unresponsive, or chronically late paying.

Those clients get fired. Fortunately, *that list gets smaller every year.*

I'll never forget firing my first bad client. I was nervous. My team? They practically cheered afterwards. That moment changed how we choose who we work with.

At my firm, the team comes first. Our clients come second.

That's because **a happy, respected team delivers better results.** Yes, firing a client makes life easier for the team...but it also protects the quality of our work.

Here's what else we do to keep our team happy and empowered:

- Holds weekly team meetings to review workloads and challenges
- Documents processes and tasks in Financial Cents so anyone can jump in
- Lets team members make decisions up to a certain dollar amount, so I'm not a bottleneck for every little thing

One thing that really worked for us: Put your team first, clients second. If your team is stressed or disrespected, your client work will suffer. Firing the clients who drain your energy is one of the fastest ways to boost morale and free up capacity for better ones.

Remember: the clients you keep shape the firm you build.



Milestone 4: Making the Small Stuff Stop Eating My Day

Once we had the right systems and people, it was time to tackle all those little tasks that were eating away at my day.

One of the biggest game changers for our day-to-day efficiency has been [Financial Cents](#), our workflow management tool. Before we had it, everything was in our heads — or worse, on paper or Excel. Today, every recurring task, project, and deadline is mapped out. Whether I'm in New Jersey or working remotely from Florida (like I did earlier this year), I have full visibility into what's being worked on, what's due, and who's responsible. It lets our team collaborate, and I embed Loom videos directly into recurring tasks so anyone can jump in and get up to speed. It's taken the pressure off me as the bottleneck and made our firm more scalable and remote-friendly.

We also started charging for advisory calls through [Calendly](#) — no more “quick questions” that ate an hour of my time. Clients now pay for the time, *and they respect it more*.

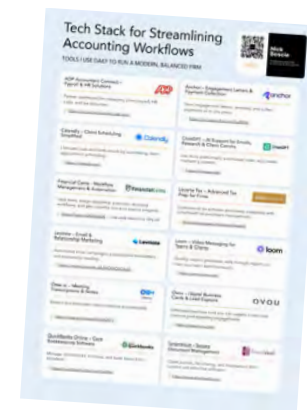
Ever had a client call in April asking why their fee went up \$50? Yeah, me too. We implemented [Anchor](#) for upfront billing. For 45 years, we'd always billed clients after completing their tax returns. Now we send invoices in November — yes, before tax season. About 50% of our

long-term clients now pay upfront, which is amazing. That single change has saved us countless hours and awkward conversations.

And of course, [SmartVault](#) continues to handle document requests automatically, so our team isn't stuck emailing reminders or digging through folders. When clients upload documents, they go exactly where they need to go every time. The integration with Intuit Lacerte, which lets us print and auto-route returns into SmartVault, also saves us time and creates consistency. Everyone — team and clients — knows exactly where to find what they need. Plus, we can control who sees what documents and folders, which gives us and our clients peace of mind about security.

Here's what I recommend: Bill early and set expectations upfront. **Clients will adapt faster than you think**, and you'll head into your busiest season with cash flow in place and fewer distractions.

See my full tech stack in Appendix B.



Milestone 5: Actually Living the Life I Wanted

People often hear about my travel schedule — 10 vacations a year — and assume I’m slacking off.

My dad even joked, “Think how many more clients you could take if you didn’t travel so much.”

But that’s the point: I don’t want more clients if it means giving up my life. And why would I? **The truth is, you don’t have to choose between growing your firm and living your life. You can have both.**

Now look, I know not everyone wants to travel as much as I do. For you, balance might look completely different. Maybe it’s being able to take an afternoon walk during extension season. Maybe it’s leaving the office early one day in April to catch your daughter’s school play.

Maybe balance means having weekends that don’t involve work at all. Or being able to coach your kid’s Little League team without constantly checking your phone. Or just not feeling guilty when you take a sick day because you know your firm won’t fall apart.

I know I travel quite a lot, but I also build balance in my daily actions. Like using a walking pad at my desk to stay healthy, not taking advisory calls without an appointment, and yes — planning my next adventure while I’m out on the water enjoying the summer.

But your version of balance is what matters.

How do you figure out what balance looks like for you?

Here’s what worked for me.



Start by asking yourself: What am I missing right now because of work? Maybe it’s family dinners, exercise, hobbies you used to love, or just quiet time to think. Write it down.



Then get specific about what “enough” means. How much money do you actually need to live the life you want? Not what you think you should want, but what would genuinely make you happy. I had to stop moving the goalposts every time I hit a revenue target.



Finally, think about what you’d do if your firm ran perfectly for a week without you. Would you sleep in? Take a long lunch? Go to your kid’s soccer game? Visit that museum you’ve been meaning to check out? Those answers tell you what balance looks like for you.



**The point isn't to
copy my lifestyle.
It's to design yours.**

At the end of the day, regardless of what balance means to you, if your firm can't run without you, you don't own a business...you own a job you can't quit.

Don't make the mistake I see everywhere:
chasing "more" for the sake of more.

Decide how much you actually need to live the life you want. Anything beyond that should serve your happiness, not stress you out.

Conclusion: Your Turn

Right now you might be thinking, “That sounds nice, Nick, but my firm is different.”

I thought the same thing... until I took that first step.

My journey wasn't overnight.

It took fixing our processes so anyone could follow them, automating the repetitive tasks that were eating our time, building a team I could trust, and protecting my time, health, and sanity.

We now have over 600 five-star Google reviews because our clients actually enjoy working with us.

The firm is thriving. My team is happy. That's what happens when you build systems that work for everyone.

If you're serious about building a firm that gives you your life back, start where I did — with [SmartVault](#). Document management is the critical piece that everything else revolves around.

You deserve a business that serves your life, not one that consumes it.

Want to learn more about **creating a balanced life?**

Reach out to me directly. I help accountants and professionals across the nation achieve business success without sacrificing personal well-being.

- Nick Boscia, CPA, EA,
TheBalancedCPA, Managing Partner, Boscia & Boscia PC

**Balance isn't
accidental.**

**It's *intentional*, and
it's achievable for
anyone willing to
put in the effort.**



Appendix A: The Balanced Firm Playbook

1. Fix Your Processes → Stop Wasting Time on Chaos

- Map out every major process (onboarding, billing, tax prep, client communication)
- Write down the steps so anyone can follow them
- Use Financial Cents or another practice management system to track tasks

2. Get the Right Tech → Build Your Time-Saving Tech Stack

A full list of tools I use daily to run a modern, balanced firm is on the following page.

3. Build a Team That Doesn't Hate Coming to Work → Keep Your Best People Longer

- Hire before you're desperate
- Hold weekly meetings to share wins and challenges
- Keep a "Worst Clients" list to protect your culture
- Let staff make decisions up to a set dollar amount

4. Make Clients' Lives Easier → Keep Them Happy Without Burning Out

- Tell them about deadlines early and set clear expectations
- Give them 24/7 access to their documents
- Ask for Google reviews after each job

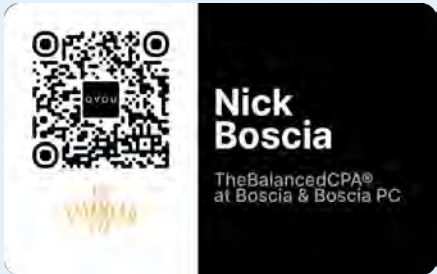
5. Protect Your Life → Design a Firm That Runs Without You

- Bill early to avoid payment chases during busy season
- Decide what "enough" money means to you and stick to it
- Plan vacations in advance and build workflows so the firm runs without you
- Take care of your health, exercise, and hobbies year-round

Appendix B: My Tech Stack

Tech Stack for Streamlining Accounting Workflows

TOOLS I USE DAILY TO RUN A MODERN, BALANCED FIRM



ADP Accountant Connect – Payroll & HR Solutions



Partner dashboard for managing client payroll, HR tools, and tax resources.

<https://accountantconnect.adp.com/>

Anchor – Engagement Letters & Payment Collection



Send engagement letters, renewals, and collect payments all in one place.

<https://join.sayanchor.com/hy38Dm>

Calendly – Client Scheduling Simplified



Eliminate back-and-forth emails by automating client appointment scheduling.

<https://calendly.com/>

ChatGPT – AI Support for Emails, Research & Client Comms



Use AI to draft emails, summarize notes, and ideate marketing content.

<https://chatgpt.com/>

Financial Cents - Workflow Management & Automation



Track tasks, assign deadlines, automate recurring workflows, and gain visibility into your team's progress.

<https://hubs.li/Q02QkjlQ0> — Use code Nick10 for 10% off

Lacerte Tax – Advanced Tax Prep for Firms



Professional tax software seamlessly integrated with SmartVault for document management.

<https://proconnect.intuit.com/lacerte/>

Levitate – Email & Relationship Marketing



Automated email campaigns, personalized newsletters, and relationship tracking.

<https://referral.levitate.ai/l/NICKBOSCIA49/>

Loom – Video Messaging for Teams & Clients



Quickly explain processes, walk through reports, or train your team asynchronously.

<https://www.loom.com/>

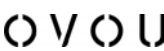
Otter.ai – Meeting Transcriptions & Notes



Record and transcribe client meetings automatically.

<https://otter.ai/referrals/0G7YQFF7>

Ovou – Digital Business Cards & Lead Capture



QR-based business card you can update in real-time and use post-speaking engagements.

<https://www.ovou.com/>

QuickBooks Online – Core Bookkeeping Software



Manage client books, invoices, and bank feeds from anywhere.

<https://quickbooks.intuit.com/online/>

SmartVault – Secure Document Management



Client portals, file sharing, and integrations with Lacerte and other tax software.

<https://www.smartvault.com/>