



PERSONAL REPORT · AI TOOLKIT

Your AI Toolkit Report

Prepared for Rowan Ellis · solo bookkeeper, Ontario

SAMPLE: FICTIONAL CUSTOMER

Rowan Ellis is not a real person, and the clients mentioned are made up. This is a public example of the C\$39 personal report, written from a made-up intake form so you can see exactly what you get. Tool prices are real list prices as checked on the dates shown (Oct 17 to 19, 2026), and they can change.

DATE	REPORT	PRICES CHECKED	PREPARED BY
October 19, 2026	SAMPLE-P-001	Oct 17 to 19, 2026	Kyle, KRBY SI

WHAT'S INSIDE

- Your top 3 moves, on one page
- A snapshot built from your answers
- Four tools: what each is for, the exact steps, monthly cost in C\$ and setup time
- Two worked workflows with mock emails
- Six prompts you can copy today
- A 30/60/90-day plan
- Costs by tier, and time-saved estimates (clearly labelled)
- What to skip, privacy cautions for client financial data in Canada, risks and next steps



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What's in this report

Rowan, tap any line to jump to that section.

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SECTION 1

The short version

Rowan, here is the whole report on one page. Everything after this explains the why and the how.

You told me the month is full of the same emails: the note that goes with each month-end package, and a steady stream of "I'm still missing a receipt" messages. You want help, but not at the cost of putting clients' banking details somewhere you can't see. Good news: the biggest wins here cost **nothing new**, and the one paid tool I suggest fits inside the C\$40 a month you said you'd like to stay near.

Your top 3 moves

1

Build a five-email kit in Outlook

Turn the month-end note and three receipt reminders into saved templates in the Outlook you already pay for. Use an assistant once, with made-up examples, to write them well.

New cost C\$0 · setup about 45 min

ESTIMATE

2

One assistant, free first

Use Claude Free for two weeks with a simple rule: no client names, no account numbers, rounded figures. Move to Claude Pro only if the free limits stop you twice.

C\$0, then about C\$28.51/mo  · setup 30 min

ESTIMATE

3

A receipts tracker and one drop folder per client

A small Excel sheet shows what's missing and for how long. Clients drop photos into a shared OneDrive folder instead of replying with attachments.

New cost C\$0 · setup about 60 min

ESTIMATE



NEW MONTHLY SPEND

C\$0 to C\$28.51

C\$0 to start. About C\$28.51 if you upgrade to Claude Pro (billed US\$20 **V**). Ex-tax.

YOUR SETUP TIME

About 4 hours

Spread over the first month. My estimate, not a measured number.

POSSIBLE TIME BACK

2.2 to 4.4 h / month

An estimate from your numbers and my stated assumptions (**page 11**). Not a promise.

What I'd skip

A second paid assistant (Perplexity or ChatGPT Plus on top of Claude), "team" plans for one person, the AI receipt app from the ad, and anything that logs into a bank or CRA account for you. Reasons on **page 11**.

How to read the tags. **V** read on the vendor's own pricing page. **S** from a secondary source (app store listing, reseller or search snippet), not confirmed on the vendor page. **U** not verified. **ESTIMATE** my estimate. Prices are monthly, in Canadian dollars, before HST. Where a vendor bills in US dollars I convert at the Bank of Canada rate of 2026-10-07 (1 USD = 1.4257 CAD), and your card may add about 2.5% for the currency exchange **S**.



SECTION 2

Your snapshot

This is what you told me on the intake form, shortened. If any line is wrong, tell me and I'll adjust the plan.

What I asked	What you told me
Your work	Solo bookkeeper, working from a home office in Ontario. Seven small-business clients, all on a monthly cycle. Four keep their books in QuickBooks Online and three in Xero. The clients pay for those.
Where a tool would help	<i>"Every month I write the same emails. Chasing missing receipts is the worst. I send maybe 30 of those a month across all my clients. The month-end package email takes me 15 to 20 minutes each because I rewrite it every time. And two clients don't read statements, so I'd like to send them a plain-English summary."</i>
Tools you pay for now	Microsoft 365 Personal (Outlook, Excel, OneDrive), C\$11.50 a month. Free ChatGPT now and then. You tried ChatGPT Plus for two months last spring and cancelled because you "forgot it was there".
Monthly budget	C\$30 to 100. You'd rather stay near C\$40 all-in.
Comfort with tech	3 out of 5. Happy in Excel, less sure about setting things up.
Devices	Windows laptop, iPhone.
What you want help with	Email, documents and summaries, spreadsheets.
Anything to avoid	"Anything that puts my clients' banking details somewhere I can't control." No call recording.
Thinking about	A friend suggested Perplexity. You also saw an ad for an AI receipt-scanning app.

What I heard

- Your time goes to **writing the same thing again**, not hard thinking: ideal for templates, with an assistant helping to write them well once.
- Receipt chasing is a **tracking** problem as much as a writing one. You need to see who owes what.
- Client data is your line. So this plan keeps identifying details **out of AI tools entirely**, rather than trusting a setting. And since a paid assistant didn't stick before, the paid step comes with a clear cancel rule.

What I'm assuming (tell me if I'm wrong)

- You write email in Outlook and keep client files in OneDrive, and you have a written engagement letter with each client.
- You don't belong to a professional body with its own technology rules. If you do (a CPA or bookkeeping association, say), its rules come first.
- Your clients are in Ontario. Clients in Quebec, BC or Alberta fall under their own provincial privacy laws.

Your top opportunities, ranked

Ranked by how often the task repeats (your numbers) against what it costs to fix.

#	Task	Your numbers	Fix	New cost
1	Chasing missing receipts	About 30 emails a month	Three saved reminder templates + a tracker that shows days outstanding	C\$0



#	Task	Your numbers	Fix	New cost
2	Month-end package emails	7 a month, 15 to 20 min each	One saved template + a short "this month" paragraph drafted by the assistant	C\$0 to 28.51
3	Plain-English summaries	2 clients a month	Assistant drafts from de-identified, rounded figures; you check every number	C\$0 to 28.51

SECTION 3

Your toolkit, tool by tool

Four pieces. Two you already pay for, one new assistant (free first), and one you might add later. Each card says what it's for, the exact steps, what it costs and how long setup takes.

TOOL 1 · ALREADY PAID FOR

Outlook saved templates

New cost C\$0

Part of Microsoft 365 Personal, C\$11.50/mo you already pay ☐

Setup about 45 min **ESTIMATE**

What it's for: the receipt reminders and the month-end note. No AI at all at send time, which keeps client details inside Outlook.

Steps

- 1 Open a new email. Find the template feature: it's called **My Templates** in new Outlook and Outlook on the web, and **Quick Parts** in classic desktop Outlook. Names move between versions ☐, so search Outlook's help for "templates" if you don't see it.
- 2 Create five templates: *Month-end package*, *Receipts: first ask*, *Receipts: reminder*, *Receipts: final before close*, and *Year-end document list*.
- 3 Write the text with Prompts 1, 2 and 5 (**page 8**), using made-up examples. Paste the results into the templates.
- 4 Use [square brackets] for anything that changes: [first name], [month], [missing items]. Before sending, search the email for "[" so nothing is left unfilled.

Watch out: a template is only as good as its last edit. Re-read each one in January and July.

TOOL 2 · YOUR ONE ASSISTANT

Claude (by Anthropic): Free for two weeks, then Pro if needed

Free: C\$0

Pro: US\$20/mo monthly, about C\$28.51 ☐ (checked 2026-10-19)

Pro yearly: US\$17/mo, about C\$24.24 ☐

Setup about 30 min **ESTIMATE**

What it's for: writing your templates once, drafting the "this month" paragraph, plain-English summaries, and Excel formula help. **Why Claude:** your work is careful writing and reading documents, which is where Claude is generally strongest (my judgement), and its price was confirmed on the vendor's page today. ChatGPT Plus (about C\$25 ☐) would also do the job; you tried it and it didn't stick, and the habit matters more than the brand. If you'd rather have AI inside Excel and Outlook, the other route is Microsoft 365 Premium at C\$26.99 ☐, which would replace your Personal plan (+C\$15.49 a month).



Steps

- 1 Sign up at claude.ai with your business email. In Settings, find the privacy setting about using your chats to improve the models and turn it off. Wording and location change **U**, so check it again once a month.
- 2 Write a short "style note" and save it in a text file: Canadian spelling, warm, short sentences, your sign-off. Paste it at the top of each new chat. (On Pro you can save it once inside a Project **V**.)
- 3 Use Prompts 1, 2, 5 and 6 to write your templates. Copy the results into Outlook.
- 4 For summaries, follow the rule under Workflow B (page 7): "the client" instead of names, figures rounded, no account numbers.
- 5 On day 14, look back. Upgrade to Pro (monthly, not yearly) only if the free limit stopped you on two or more working days.

Watch out: billed in US dollars, so the C\$ amount moves with the exchange rate. Assistants can state wrong numbers with confidence. You check every figure before it goes to a client.

TOOL 3 · ALREADY PAID FOR

Excel receipts tracker + one OneDrive drop folder per client

New cost C\$0

Excel and OneDrive are in Microsoft 365 Personal **V**

Setup about 60 min **ESTIMATE**

What it's for: seeing at a glance who still owes you what, and giving clients one easy place to send receipts.

Steps

- 1 Make one Excel sheet with these columns: Client (use a short code like "C3"), Month, Item, Amount (rounded), Asked on, Reminder sent, Received, Days outstanding.
- 2 Use Prompt 4 to get the "Days outstanding" formula and a colour rule: amber after 7 days, red after 14.
- 3 In OneDrive, create a folder per client called "Receipts for Rowan". Share it with that client only. Put the link in your receipt templates.
- 4 Every Monday, sort by Days outstanding. Send the reminder template to anything amber, the final note to anything red.

Watch out: keep the tracker free of anything sensitive. Client codes and rounded amounts are enough to do the job.

TOOL 4 · MAYBE LATER (DAY 60 DECISION)

Receipt capture inside your clients' own software, or Dext

Check first: Hubdoc is included with Xero plans **S**

Dext Business: C\$31.50/mo billed yearly, 5 users, 250 documents **S**

Setup 2 to 3 hours **ESTIMATE**

What it's for: clients photograph receipts on their phone and the receipt lands in their books, so there's less to chase.

Steps: (1) ask your three Xero clients whether their plan's Hubdoc can be shared with you, which may cost you nothing; (2) check whether your four QuickBooks clients' mobile app offers receipt capture **U** and show them once; (3) only at day 60, and only if chasing still takes real time, compare Dext. It's billed yearly and, with Claude Pro, takes you past your C\$40 line.



SECTION 4

Two workflows, step by step

This is what a normal month could look like once the kit is set up. The mock email shows the shape, with names and amounts left blank on purpose.

A. The month-end package

- 1 Finish the package as you do now.
- 2 Open the *Month-end package* template in Outlook.
- 3 If something changed this month, write two rough lines about it in Claude with no names or amounts ("sales up on last month, one large equipment purchase, two items need the client's answer") and ask for one clear paragraph (Prompt 3, short version).
- 4 Paste the paragraph into the template. Fill the brackets and attach the package.
- 5 Search for "[" so nothing is left blank, then send.

Your aim: 5 to 8 minutes instead of 15 to 20. That's a target to test, not a measured result: **ESTIMATE**.

Outlook · Template: Month-end package

Subject: Your [month] books are ready

Hi [first name],

Your [month] package is attached: profit and loss, balance sheet and the bank reconciliation summary.

The headline: [one-paragraph summary, drafted then checked]

I need two things from you by [date]:

1. [question]
2. [missing item], dropped into your Receipts for Rowan folder.

Thanks, and reply any time with questions.
Rowan

B. The receipt chase loop

- 1 **Day 1:** anything missing goes into the tracker. Send *Receipts: first ask* with the list (date, vendor, rounded amount) and the folder link.
- 2 **Day 7:** the row turns amber. Send *Receipts: reminder*. Log the date.
- 3 **Day 12 to 14:** the row turns red. Send *Receipts: final before close*, saying how you'll treat the item if it doesn't arrive (follow your normal practice).
- 4 **Received:** enter the date. The row clears.

Excel · Receipts tracker (sample rows, made up)

Client	Item	Amt	Asked	Rec'd	Days
C1	Fuel, Sept 4	~\$80	Oct 1	Oct 3	done
C3	Supplier invoice	~\$1,200	Oct 1		9
C5	Meal, Sept 18	~\$60	Sept 26		16

The one rule for both workflows

The assistant never sees who the client is. Write "the client". Round amounts. Leave out account numbers, SINS, business numbers, and names of the client's staff or customers. You add those back in Outlook, where they already live.



SECTION 5

Ready-to-use prompts

Copy these into Claude (or any assistant). Replace the [brackets]. Practise with made-up details first.

1 · Your month-end package template

COPY

I'm a bookkeeper in Canada. Write a short, warm email template I can reuse each month when I send a client their month-end package. The package includes: [profit and loss, balance sheet, bank reconciliation summary, list of open questions].

Use [square brackets] for anything that changes. Canadian spelling. Under 150 words. End with a clear list of anything I need from them and a date.

Give me two versions: one for clients who like detail, one for clients who only want the headline.

Paste the winner into an Outlook template. Don't include real client names.

2 · Three receipt reminders

COPY

Write three short emails asking a small-business client for missing receipts:

(1) a friendly first ask, (2) a reminder a week later, (3) a final note before I close the month.

Each under 90 words. Polite, never scolding. Include a [list of items] placeholder (date, vendor, rounded amount). Tell them the easiest way to send: a phone photo dropped into [folder name]. Canadian spelling.

For the final note, add your own line about how you handle items that never arrive.

3 · Plain-English summary from rounded figures

COPY

Below are this month's figures for a small business I keep books for. The name is removed and amounts are rounded.

Write a plain-English summary for the owner in under 200 words: what went up, what went down, and two questions worth asking.

Don't give tax or financial advice and don't guess at reasons. If something looks unusual, say "worth a look" instead of explaining it.

Revenue: [this month] vs [last month]

Expenses: [this month] vs [last month]

Biggest changes: [category, rounded change]

Cash at month end: [rounded]

Short version for Workflow A: "Turn these two rough lines into one clear paragraph for a client: [lines]". Check every number against the statements before sending.

4 · Receipts tracker formula

COPY

I have an Excel table with columns: Client, Month, Item, Amount, Asked on (date), Reminder sent (date), Received (date or blank).

Give me a formula for a "Days outstanding" column that counts days since "Asked on" only when "Received" is blank, and shows "done" when it's filled.

Then give me conditional formatting rules: amber after 7 days, red after 14.

Excel for Microsoft 365 on Windows, step by step, for someone comfortable with basic formulas.

Describe the columns. Don't upload the file.



5 · Year-end document checklist

COPY

Make a checklist I can send small-business clients in January listing what I need for year-end: [bank and credit card statements, loan statements, vehicle log, home-office details, asset purchases over a set amount, anything else].

Group it under "everyone" and "only if this applies to you". Plain words, no jargon.

Add one line saying not to email bank account numbers or SINs, and to use [folder name] instead.

Adjust the list to your own practice. The assistant doesn't know your clients' situations.

6 · Kinder, clearer, same deadline

COPY

Here is an email to a client who is late with documents for the third month in a row. Make it kinder but clearer, under 120 words, and keep the deadline exactly as written: [paste your draft with names and amounts removed]

Good for any email you're dreading. You stay the one who decides what it says.

Never paste into any AI tool

Client names together with their figures · SINs · bank or card account numbers · CRA business numbers or My Business Account details · payroll details · full statements or ledgers · logins or passwords · scanned ID.

SECTION 6

Your 30/60/90-day plan

Small steps, one at a time. Each step has a check, so you'll know whether it's working rather than hoping.

Days 1 to 30 · set up the kit

When	Do this	Time ESTIMATE	How you'll know it worked
Week 1	Note how long your next month-end email takes (your baseline). Sign up for Claude Free and turn off the model-training setting. Write your style note.	30 min	A baseline number written down. Setting off.
Week 2	Use Prompts 1, 2 and 5. Save five Outlook templates. Use them on real emails this week.	60 min	Five templates saved. You used at least three.
Week 3	Build the receipts tracker (Prompt 4). Make the OneDrive folders and add the link to your receipt templates.	60 min	Every missing receipt is in one sheet.
Week 4	Send the two plain-English summaries using Prompt 3. Day-14 check: did the free limit stop you twice? If yes, move to Claude Pro (monthly).	40 min	Both clients got a summary you checked. A clear yes or no on Pro.



Days 31 to 60 · make it routine

When	Do this	Time ESTIMATE	How you'll know it worked
Weeks 5 to 6	Monday tracker check, every week. Time the month-end email again and compare with week 1.	10 min/wk	A before and after number, yours.
Weeks 7 to 8	Ask your three Xero clients about Hubdoc and your QuickBooks clients about receipt capture in their app. Add one line to your engagement letter or privacy note about the tools you use (see page 12).	45 min	You know what receipt capture already exists, for free.

Days 61 to 90 · keep, change or cancel

When	Do this	Time ESTIMATE	How you'll know it worked
Weeks 9 to 10	Decide on Dext only if chasing still takes real time after the tracker and templates. Otherwise skip it.	30 min	A written yes or no, with the reason.
Weeks 11 to 12	The cancel rule: if you didn't open Claude Pro in the last two weeks, cancel it. Refresh any template that felt stiff.	20 min	You only pay for what you use.

SECTION 7

What it costs, and what it could save

All prices are monthly, in Canadian dollars, before HST. You already pay C\$11.50 for Microsoft 365 Personal and keep it in every tier.

Tier	What's in it	New cost / month	New / year	All-in / month incl. M365
Budget start here	Outlook templates, Excel tracker, OneDrive folders, Claude Free	C\$0	C\$0	C\$11.50
Recommended from week 4, only if the free limits stop you	Budget + Claude Pro, billed monthly (US\$20 V)	about C\$28.51	about C\$342	about C\$40.01
Stretch day 60, only if chasing is still heavy	Recommended + Dext Business (C\$31.50/mo, billed yearly S)	about C\$60.01	about C\$720	about C\$71.51

Claude Pro is billed in US dollars: $US\$20 \times 1.4257 = C\$28.51$ before the card's currency fee (about 2.5%, roughly C\$0.71 [S](#)). Paying yearly (US\$17/mo, US\$204/yr, about C\$290.84 [V](#)) saves about C\$4.27 a month, but I'd wait until month 3 to commit. Other route: Microsoft 365 Premium C\$26.99 [V](#) replaces Personal, adding C\$15.49 a month for AI inside Excel and Outlook.

The Recommended tier lands at about C\$40 a month all-in

That's the number you said you'd like to stay near, including the Microsoft plan you already have. The Stretch tier goes past it, which is why it waits for a real reason at day 60.



Time it could save

ESTIMATE · NOT A PROMISE

These use **your numbers** from the intake form, plus **my assumptions** (shaded). Nobody has measured this for your practice. The week-1 baseline and the week-5 re-time in your plan are how you find the real answer.

Task	Your number	My assumption	Could save / month
Receipt reminders	About 30 a month	2 to 4 min saved each with a template	60 to 120 min
Month-end package emails	7 a month, 15 to 20 min each	Down to 5 to 8 min each	49 to 105 min
Plain-English summaries	2 a month	10 to 20 min saved each on drafting	20 to 40 min
Total, if every assumption holds			about 2.2 to 4.4 hours

Arithmetic: $30 \times 2 = 60$ and $30 \times 4 = 120$. $7 \times (15 - 8) = 49$ and $7 \times (20 - 5) = 105$. $2 \times 10 = 20$ and $2 \times 20 = 40$. Setup time (about 4 hours **ESTIMATE**) is not subtracted. Payback check: Claude Pro at C\$28.51 covers itself if the hours it helps save are worth more than C\$28.51 to you. At the low end that's about C\$13 an hour ($28.51 / 2.2$). Your hourly rate is your call.

SECTION 8

What I'd skip, and why

Not buying the wrong thing is half the value of this report.

Skip	Why
A second paid assistant: Perplexity Pro (about C\$25 S) or ChatGPT Plus (about C\$25 S) on top of Claude	They overlap. Perplexity is strongest at research with sources, and your work is writing. Two assistants would cost about C\$54 a month for the same drafts.
"Team" or "Business" plans for one person	ChatGPT Business needs at least 2 users S , and Claude Team starts at 2 seats V . You'd pay for a seat nobody uses. Revisit if you ever hire.
The AI receipt app from the ad	You can't easily tell who stores your clients' receipts, or where. Use what your clients' Xero or QuickBooks already includes first.
Anything that logs into a bank or CRA account for you	Some banks are reported to be restricting AI agents S , and handing over logins breaks the line you set. Use bank feeds and exports inside QuickBooks or Xero.
Meeting-note bots (Fathom is free, Premium about US\$16/mo yearly S)	You said no recording, and recording needs everyone's agreement anyway. A typed note after the call is fine.
Microsoft 365 Premium, for now (C\$26.99 V)	A fair option, but your tasks don't need AI inside Excel yet. Revisit if you start building more analysis there.
Free apps for client work , such as DeepSeek	My judgement: little clarity on where data goes, and a China-hosted service. Fine for curiosity, not for client files.
Paying yearly up front	Stay monthly for at least three months, until the habit is real.



Privacy and client data in Canada

Practical notes, not legal advice. If a client relationship has special terms, those win.

- **PIPEDA likely applies to you.** It covers personal information a private business handles in commercial activity in Ontario. For a sole-proprietor client, their business numbers can be their personal information.
- **You stay responsible** when a vendor (Microsoft, Anthropic, Xero) handles data for you. The safest data is data you never put in.
- **Data may leave Canada.** AI and cloud tools often process data outside Canada, usually in the US. That's not banned, but the federal Privacy Commissioner expects you to be open with clients about it.
- **Tell clients in writing.** One line in your engagement letter or privacy note, such as: "I use Microsoft 365 for email and files, and an AI writing assistant for drafting. I don't put identifying client information into AI tools."
- **If something leaks** and there's a real risk of significant harm, PIPEDA requires you to report it to the Privacy Commissioner, tell the people affected, and keep a record.
- **Settings drift.** Re-check the model-training setting monthly. Use a strong password and two-step sign-in on Microsoft and Claude.

SECTION 9

Risks, limits and next steps

Where this plan could go wrong, and what to do this week.

Risks and limits

- **Wrong numbers, said confidently.** Assistants can misread or invent figures. Every number in a summary gets checked against the statements.
- **Prices and limits change.** Usage limits on free and paid plans can change without notice. The prices here were checked Oct 17 to 19, 2026.
- **Templates can sound stiff.** Change the first line by hand for each client.
- **The estimates are estimates.** Your own before and after timing is the only real measure.
- **I only know what you told me.** I didn't see your files, clients or engagement letters.
- **Not professional advice.** Nothing here is tax, legal or financial advice, and the prompts tell the assistant not to give any.
- **Outages happen.** Your templates live in Outlook, so a Claude outage doesn't stop the month.

Next steps

- ☐ **Today (10 min):** sign up for Claude Free, turn off the training setting, write your style note.
- ☐ **This week:** time your next month-end email. That's your baseline.
- ☐ **Next week:** Prompts 1, 2 and 5, then five Outlook templates.
- ☐ **Week 3:** receipts tracker and folders.
- ☐ **Day 14:** free or Pro? Use the rule in Tool 2.
- ☐ **Day 60:** Hubdoc, QuickBooks receipt capture or Dext, or nothing.
- ☐ **Day 90:** the cancel rule.

Questions? Reply to the email this report came with. If something here doesn't fit how you work, tell me and I'll adjust it.



SECTION 10

Pricing appendix

Every tool and price mentioned in this report, with where it came from and when it was checked.

Tool and plan	Price noted	Billing	C\$ / month	Src	Checked	Check at
Microsoft 365 Personal / Premium	C\$11.50 / C\$26.99	CAD, monthly	11.50 / 26.99	V	2026-10-17	microsoft.com/en-ca
Claude Free / Pro	Free / US\$20 monthly, US\$17 yearly	USD	0 / 28.51 / 24.24	V	2026-10-19	claude.com/pricing
ChatGPT Plus / Business	about C\$25 / C\$27 per user yearly, 2-user minimum	CAD	25 / 27	S	2026-10-17 (source dated 10-08)	chatgpt.com/pricing
Perplexity Pro	C\$25	CAD, app store	25	S	2026-10-17	perplexity.ai
Dext Business	C\$31.50/mo billed yearly, 5 users, 250 docs	CAD, yearly	31.50	S	2026-10-17	dext.com
Hubdoc	Included with Xero plans; standalone C\$15	CAD	0 / 15	S	2026-10-17	xero.com/ca
Fathom Free / Premium	Free; US\$16/mo yearly	USD	0 / 22.81	S	2026-10-17	fathom.ai/pricing

Exchange rate: Bank of Canada, 2026-10-07, 1 USD = 1.4257 CAD. Prices exclude HST (13% in Ontario where it applies). Prices are as of October 2026 and can change. Check the vendor's page before you pay.

Fine print. This is a sample: Rowan Ellis and the clients described are fictional. These are recommendations, not promises of results, and nothing here is legal, tax or financial advice. No affiliate links, and nobody paid to be mentioned. How a KRBY SI report is made: researched and drafted with AI tools, prices checked against vendor pages and other sources on the dates shown, and reviewed by Kyle before a paid report is sent. KRBY SI runs on Grok Bot; I left Grok out of this plan because it doesn't fit your tasks better than the picks above.

