CHOOSING TOOLS AND SOFTWARE

The core tools most small businesses need, how to choose, and how to avoid paying for too many apps.

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AT A GLANCE

- Most small businesses need a few core tools: **payments, bookkeeping, booking or ordering, communication and file storage**.
- Choose tools that **connect to each other**, so information flows without retyping.
- Review subscriptions every few months. Small monthly fees add up.

Why it matters

The right tools save hours every week and reduce mistakes. The wrong ones, or too many, cost money, confuse your team and scatter your information.

Core tools by need

Need	What it does	Examples of the type
Payments and point of sale	Take card, mobile and in-person payments	Card readers, point-of-sale systems
Bookkeeping	Track money in and out	Bookkeeping software. See **M-02 Choosing Bookkeeping Software**.
Booking or ordering	Let customers book or order online	Booking calendars, online ordering
Payroll	Pay employees and file taxes	Payroll services. See **O-03 Payroll Basics**.
Communication	Email, team chat, customer messages	Business email, team chat apps
Files and documents	Store and share documents	Cloud storage
Customer list	Track customers and follow-ups	Simple customer relationship management (CRM) tools
Scheduling staff	Shifts and time tracking	Scheduling apps
AI assistants	Drafting, summarizing, research and simple automations	AI chat and writing tools

How to choose

1. **Start with the problem**, not the tool. What's taking too long or causing mistakes?
2. **Check what you already have.** Many tools include features you're not using.
3. **Check connections** to your payments and bookkeeping.
4. **Try it free** before paying, if possible.
5. **Ask similar businesses** what they use.
6. **Consider total cost**: monthly fees, transaction fees and setup time.
7. **Check data and security**: who can see customer data, and can you export it?

> EXAMPLE
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> **Malik** was paying for 9 apps, about $310 a month. He listed them all and found three did the same thing. He switched to a booking tool that included reminders, payments and reviews, which connected to his bookkeeping software. He dropped to 4 apps and $140 a month, and stopped typing appointments twice.

> TIP
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> When using AI tools, don't paste in customers' private information, passwords or confidential documents unless you understand how the tool stores and uses data.

Common mistakes

- **Buying tools before defining the problem.**
- **Paying for overlapping apps.**
- **Choosing tools that don't connect.**
- **Forgetting to cancel trials.**
- **Not training your team** on new tools.

Your checklist

- ☐ List every tool and its monthly cost
- ☐ Find overlaps and cancel extras
- ☐ Check that core tools connect to each other
- ☐ Set a reminder to review subscriptions every 3 months

Where to go next

- **O-06 Systems and Checklists: Running the Business Without Doing Everything Yourself**
- **M-02 Choosing Bookkeeping Software**
- **L-02 Your Website: What You Need and What You Don't**

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