CAREER KIT

Accountant Career Kit: 90-Day Action Plan

How to Become an Accountant

2026-10 edition

Inside: at-a-glance summary · step-by-step path · costs & requirements · 90-day action plan · documents checklist · exams · interview questions · resume bullets · common mistakes · 13-week tracker · resources

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SECTION 1

At a glance

To become an accountant, you usually need a bachelor's degree in accounting or a related field, which takes about four years. You can work as an accountant without a license, but to become a CPA you must pass the four-section CPA Exam and meet your state's education and experience rules, which now vary more than they used to. The median accountant or auditor earns $83,680 a year (BLS, May 2025).

Timeline	4 years for a degree; 5–7 years to a CPA license
Typical cost	$15,000–$120,000+ (mostly the degree; CPA costs $3,000–$6,000)
Education	Bachelor's degree in accounting or a related field
License	None for staff accountants; CPA license (state board) to sign audits and practice as a CPA
Median pay	$83,680 per year
Job outlook	+5% (2025–35), faster than average

SECTION 2

Step-by-step path

1. Earn a bachelor's degree with an accounting concentration

Time: About 4 years · Cost: $15,000–$120,000+

Most employers want a bachelor's degree in accounting, or a business degree with a heavy load of accounting courses. If you might go for the CPA later, plan your classes around your state board's rules from day one: boards count specific accounting and business credit hours, not just the degree. Community college credits for the first two years can cut the cost a lot.

2. Get an internship or entry-level job while in school

Time: 1–2 semesters or summers · Cost: Usually paid

Accounting firms recruit heavily through internships, often during the junior year. A tax-season internship, a bookkeeping job or a role in a company's accounts payable department all count as real experience. Many full-time offers at accounting firms come straight from internships.

3. Decide whether you want the CPA license

Time: Decision point

You do not need a CPA license to work as a staff accountant, bookkeeper, payroll specialist or financial analyst. You do need it to sign audit opinions and to call yourself a CPA, and it tends to open doors to senior, manager and controller roles. Other options include the CMA (management accounting) and the IRS Enrolled Agent credential for tax work.

4. Check your state's education route: 150 hours or the newer pathways

Time: 1–3 weeks of research

For years, nearly every state required 150 semester hours of education (about one year beyond a bachelor's) plus one year of experience for a CPA license. In 2025, NASBA and the AICPA added a model pathway of a bachelor's degree plus two years of experience, and states are adopting it on their own schedules. For example, Ohio and Virginia offer a bachelor's-plus-two-years route from January 1, 2026, and Illinois plans one from January 1, 2027. Rules vary by state, so read your board of accountancy's page before you pay for extra credits.

5. Apply for and pass the CPA Exam

Time: 12–18 months of study for most people · Cost: About $1,150–$1,700 in exam and application fees, plus a review course

The CPA Exam has three required core sections (Auditing and Attestation, Financial Accounting and Reporting, and Taxation and Regulation) plus one discipline section you choose: Business Analysis and Reporting, Information Systems and Controls, or Tax Compliance and Planning. Each section is a four-hour computer-based test, and you need a score of 75 to pass. Once you pass your first section, you get a limited window, commonly 30 months in states that adopted NASBA's model rule, to pass the rest.

6. Complete and document your work experience

Time: 1–2 years (often while you take the exam) · Cost: Paid work

Most states require one year of accounting experience on the 150-hour route, or two years on the bachelor's-only route where it exists. The experience usually has to be verified and signed off by a licensed CPA. Some states accept industry and government work, not just public accounting, but check the exact definition your board uses.

7. Pass any ethics requirement and apply for your license

Time: 1–3 months · Cost: $100–$500 in ethics and license fees

Many states also require an ethics exam or course before licensing. After that, you apply to your state board with your exam scores, transcripts and verified experience, and pay the license fee. Once licensed, you must complete continuing professional education (CPE) each renewal period to keep it active.

SECTION 3

Costs & requirements

Estimated costs (USD)

Item	Low	High	Note
Bachelor's degree (total tuition)	$15,000	$120,000	Typical range, varies by school. In-state public schools and community college transfer credits are the cheapest route.
Extra 30 credit hours for the 150-hour route	$0	$30,000	Not needed in states with a bachelor's-plus-experience pathway. Typical range, varies by school.
CPA Exam section fees (4 sections)	$1,050	$1,100	Section fees were $268.59 each in Virginia from July 2026; other states set their own amounts.
CPA Exam application and registration fees	$100	$600	Set by your state board or NASBA; some states charge per section.
CPA review course	$1,000	$4,000	Typical range, varies by provider.
Ethics exam or course	$0	$300	Required in many states, not all.
Initial license fee	$50	$400	Set by your state board.
Total	**$17,200**	**$156,400**	

Requirements

Education	A bachelor's degree in accounting or a related field is the normal entry point. CPA candidates must meet state rules for accounting and business credit hours.
Credit hours for the CPA	Traditionally 150 semester hours. Some states now also accept a bachelor's degree plus two years of experience instead. Rules vary by state.
CPA Exam	Pass three core sections and one discipline section, each scored on a 0–99 scale with 75 needed to pass, within your state's credit window.
Experience	Usually one to two years of accounting work verified by a licensed CPA, depending on your education route and state.
Ethics	Many states require an ethics exam or course before they issue the license.
Skills	Comfort with numbers, Excel and accounting software, attention to detail, and the ability to explain findings in plain language.
Continuing education	Licensed CPAs must complete continuing professional education to renew. Hours and cycles are set by each state.

SECTION 4

90-Day Action Plan

Tick each box as you finish the task. Do the phases in order; it is fine if a phase takes a little longer.

Phase 1: Map your route

Days 1–30

Goal: Know exactly what your state requires and where you stand.

- ☐ Open your state board of accountancy's website and write down the education, exam, experience and ethics rules for a CPA license.
- ☐ Check whether your state offers a bachelor's-plus-two-years pathway, and the date it starts.
- ☐ Order unofficial transcripts and count your accounting and business credit hours against the board's list.
- ☐ Decide on your target path: staff accountant only, CPA, CMA or Enrolled Agent.
- ☐ Build a strong Excel base: pivot tables, VLOOKUP or XLOOKUP, and basic formulas.
- ☐ Create or update your LinkedIn profile with coursework, tools and any part-time finance work.
- ☐ List 20 local accounting firms and companies with internal accounting teams.

Phase 2: Apply and start studying

Days 31–60

Goal: Get interviews and begin CPA prep if it fits your plan.

- ☐ Write a one-page resume with numbers: accounts reconciled, invoices processed, hours saved.
- ☐ Apply to at least 15 internships or entry-level roles such as staff accountant, AP/AR clerk or tax associate.
- ☐ Attend one campus career fair, state CPA society event or local networking meeting.
- ☐ Pick a CPA review course and set a weekly study schedule of 15 hours or more.
- ☐ Choose your first exam section and a target test date.
- ☐ Practice the interview questions in this kit out loud, including one technical question each day.
- ☐ Learn the basics of one accounting system, such as QuickBooks Online, using a free trial or tutorial.

Phase 3: Land the role and lock in progress

Days 61–90

Goal: Secure a job or internship and make steady exam progress.

- [ ] Follow up on every application within a week, by email or LinkedIn.
- [ ] Send your CPA Exam application to your state board or NASBA once you are eligible.
- [ ] Take a full timed practice exam for your first section and review every missed question.
- [ ] Ask your manager or a CPA you know who will verify your experience later.
- [ ] Start a simple log of your accounting duties and hours for your license application.
- [ ] Schedule your first exam section at a Prometric center.
- [ ] Set a plan for your next two sections so your credit window does not run out.

SECTION 5

Documents checklist

Gather these early. Keep originals in one folder and scans in the cloud.

- [ ] Official college transcripts from every school you attended
- [ ] Copy of your diploma or degree confirmation
- [ ] Government photo ID that matches your exam application name exactly
- [ ] Social Security number for your board application
- [ ] Credit-hour worksheet matched to your state board's course list
- [ ] CPA Exam application and Notice to Schedule (NTS)
- [ ] Experience verification form signed by a licensed CPA
- [ ] Ethics exam or course certificate, if your state requires one
- [ ] Resume and two or three references
- [ ] Foreign credential evaluation, if you studied outside the US

SECTION 6

Exams & how to prepare

Uniform CPA Examination

What it is: Four computer-based sections of four hours each: three core sections (AUD, FAR, REG) and one discipline section of your choice (BAR, ISC or TCP). You need 75 on a 0–99 scale to pass each section. Scoring is not on a curve.

How to prepare: Use a CPA review course, study 15–20 hours a week, and take one section at a time. Many candidates start with FAR or the section closest to their coursework.

Ethics exam (where required)

What it is: Many state boards require a professional ethics exam or course before licensing, often the AICPA's self-study ethics course or a state-specific version.

How to prepare: Usually an open-book, self-paced course. Check your board's page for which version it accepts.

SECTION 7

Interview questions

1. Why did you choose accounting?

Tip: Give a specific reason, like a class or job that showed you liked solving problems with numbers.

2. Walk me through the three financial statements and how they connect.

Tip: Explain how net income flows into retained earnings and cash flow, using a simple example.

3. What is the difference between accrual and cash accounting?

Tip: Keep it short and give a one-line example of each.

4. How would you handle an account that does not reconcile?

Tip: Describe a step-by-step process: check timing, look for transpositions, trace large items, then escalate.

5. Are you planning to sit for the CPA Exam?

Tip: Be honest about your plan and timeline, and mention which section you will take first.

6. Tell us about a time you found an error.

Tip: Explain what you found, how you confirmed it and what changed afterward.

7. How comfortable are you with Excel?

Tip: Name the specific functions you use and one task you automated or sped up.

8. How do you handle tight deadlines like month-end close or tax season?

Tip: Show you plan ahead, use checklists and keep quality high under pressure.

9. What would you do if a manager asked you to record something you thought was wrong?

Tip: Say you would ask questions, document it and raise it through the proper channel.

10. What accounting software have you used?

Tip: List any systems you know and show you learn new tools quickly.

11. Do you prefer audit, tax or industry work, and why?

Tip: Pick one with a reason, but show you are open to learning across areas.

12. How do you explain a financial issue to someone without a finance background?

Tip: Give an example where you used plain language and a simple number to make the point.

SECTION 8

Resume bullet examples

Adapt these to what you actually did. Use numbers wherever you can.

- Reconciled 12 bank and credit card accounts monthly with zero unresolved variances at close.
- Processed about 300 vendor invoices per month in QuickBooks Online with a three-way match.
- Prepared 40 individual tax returns as a VITA volunteer under IRS quality review.
- Built an Excel aging report with pivot tables that cut weekly AR review time by two hours.
- Assisted with month-end close, including journal entries, accruals and prepaid schedules.
- Completed 30 semester hours of upper-level accounting coursework with a 3.5 GPA.
- Supported a year-end inventory count and documented variances for the audit team.
- Passed the FAR section of the CPA Exam on the first attempt.

SECTION 9

Common mistakes to avoid

1. Paying for extra credit hours without checking whether your state now offers a bachelor's-plus-experience route.
2. Taking courses your state board does not count toward its accounting or business hour rules.
3. Starting the CPA Exam without a study plan and losing a passed section when the credit window expires.
4. Assuming every state accepts the same kind of experience; some require CPA verification and specific duties.
5. Skipping internships and graduating with no real accounting work to show employers.
6. Treating Excel as optional instead of a core job skill.
7. Letting your license lapse by missing continuing education deadlines.

SECTION 10

13-week progress tracker

Fill this in by hand each week.

Week	Focus	Done?	Notes
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

SECTION 11

Resources, salary & disclaimer

Resources

- **NASBA: Becoming a CPA**

https://nasba.org/exams/becomingacpa/whatistheuniformcpaexam/

- **AICPA & CIMA: CPA Exam Scoring and Pass Rates**

https://www.aicpa-cima.com/resources/article/learn-more-about-cpa-exam-scoring-and-pass-rates

- **AICPA & CIMA: Learn What Is Tested on the CPA Exam**

https://www.aicpa-cima.com/resources/article/learn-what-is-tested-on-the-cpa-exam

- **BLS Occupational Outlook Handbook: Accountants and Auditors**

https://www.bls.gov/ooh/business-and-financial/accountants-and-auditors.htm

- **IRS: Volunteer Income Tax Assistance (VITA)**

https://www.irs.gov/individuals/irs-tax-volunteers

- **CareerOneStop License Finder**

https://www.careeronestop.org/Toolkit/Training/find-licenses.aspx

Salary

Bottom 10%	Median	Top 10%
Less than $56,020	**$83,680 per year ($40.23 per hour)**	More than $144,090

Outlook: Employment of accountants and auditors is projected to grow 5% from 2025 to 2035, faster than the average for all occupations, with about 115,300 openings each year.

Source: BLS Occupational Outlook Handbook, Accountants and Auditors, May 2025 data — https://www.bls.gov/ooh/business-and-financial/accountants-and-auditors.htm

Disclaimer. Requirements vary by state and change over time. Verify with the official sources listed. This guide is not legal or career advice.