



Accounting Software Options for Farmers

Choosing the right software accounting package can be a time-consuming and challenging chore. When it is time to move beyond spreadsheets and paper records, accounting software options are endless. The MSU Extension article **Choosing the Right Accounting Software for Your Farm** describes some points to consider when making this decision. This fact sheet provides more details, including a spreadsheet format list to assist you.

If you are ready to move beyond spreadsheets, many affordable and easy to learn software packages are available. This document will highlight options the farm business management group has received inquiries about and that are more popular among Facebook farming groups.

Depending on the size of your operation, your budget, and the amount of detail you desire to track, several options exist to fit your needs. The software programs described in this document are just a few of those available.

Accounting Software for Small to Medium Farms

We begin with the programs designed for agricultural use. These typically include a ready-to-use chart of accounts and units of measurement to fit your farm operation, whether it is dairy, livestock, row crops, or other types of farm production. These programs are designed for farms and are supported by staff with agricultural experience.

- **PCMars** is a straightforward, cost-effective desktop accounting software solution. It has options for advanced inventory and payroll. It does not support multiple users simultaneously, but does allow roles and preferences by user. Schedule F reports can be printed to help prepare tax forms. Traction Ag owns PCMars, meaning users can upgrade to its cloud-based accounting software for expanded features and offerings. Support is offered by the MSU TelFarm program.
- **Ambrook** is a cloud-based financial management platform designed for agriculture and other asset- and inventory-heavy businesses. It combines accounting, banking integrations, invoicing, bill pay, and inventory tracking with enterprise-level reporting through web and mobile applications. The platform connects financial records with production activity so producers can track cost of production, manage inventory such as livestock or crops, and evaluate profitability across enterprises, while generating lender-ready financial reports, including Schedule F-aligned reporting. Ambrook supports multi-user collaboration and automated bank imports, but does not currently include payroll.
- **EasyFarm** is a desktop, single-user program with highly customizable options and a one-time fee. There is an optional crop and field application add-on. Inventory is included in the base program, but payroll is an added cost. Many custom reports, including Schedule F information, are available. If you would like a one-time up-front cost with many options to tailor your program, this is worth investigating.
- **FarmRaise** is cloud-based, accounting-only, with a mobile app for invoices, but it is not linked to inventory. It is a monthly subscription model and currently supports a single user. It includes weekly updates to FSA funding opportunities. Payroll is an additional option. Tax form preparation reports are included.

Accounting Software for Mid-to-Large Farm Operations

- **Traction Ag** is a cloud-based platform built for farmers who need accounting, field records, and equipment tracking in one place. The platform integrates with banks, credit cards, payroll, John Deere Operations Center, Climate FieldView, and farm input suppliers, eliminating manual data entry and ensuring every expense is accounted for. This enables farmers to deep dive into their true profitability per field, acre, and bushel. Other unique workflows and reports include Schedule F, inventory tracking for inputs and grain, monthly cash flow



budgeting, 1099s for landlords, and cash and accrual reporting. A single subscription supports multiple entities, all accessible from any device via web or mobile app, with the option to pay monthly or annually.

- **CenterPoint Accounting for Agriculture** by Red Wing includes more advanced accounting features for medium to larger farms. There is an option to install the software as a desktop application or use a cloud-based version. Pricing is customized per farm and is not published. If you want enhanced accounting combined with financial analysis and benchmarking information, CenterPoint is one to consider.

Most of the above applications offer advanced features, such as inventory and payroll, for an additional fee. Some applications link only to certain banks, so verify your bank is included if you desire this feature.

Many farmers inquire about a point-of-sale option. Mobile invoicing allows for payment processing but does not always link to inventory levels. If automatically keeping accurate inventory counts when buying, producing, or selling is important to you, EasyFarm offers a point-of-sale program in its Accounts Receivable add-on module, and Traction also offers this feature.

Non-agricultural Accounting Applications

While there are benefits to using software designed for agriculture, farmers can successfully use programs designed for mainstream small businesses. Accountants tend to recommend programs that allow multiple users to access your information easily at tax time. Most accounting applications will provide the reports required for simplified tax preparation, but few allow multiple users to access them simultaneously. It is also important to note that accounts must be set up correctly, with revenues and expenses properly coded, to create an accurate income statement.

- **QuickBooks Online** (QBO) is one of the more widely used programs. It is cloud-based, customizable, and has a monthly subscription fee structure. There may be more options needed than most farms would use, yet it is preferred by accountants for the reporting and multiple-user ability that allows quick access to your books. There is a simplified version called QuickBooks Online Simple Start that has limited ACH transactions and fewer options, but it is more affordable.
- **Quicken** is a well-known accounting and personal financial management program. If you're looking to combine your personal and farm information, this could work, but it would be limited to basic accounting functions, including invoicing and accepting credit cards using the mobile version. It can be installed on your computer or run as a cloud-based program. A monthly subscription varies depending on options.
- **Wave** is a free, simple, cloud-based accounting application for a single user. Additional options, such as scanning receipts or payroll, are available for a fee.

See page 3 for a table-formatted list of features available for the above software packages.

Disclaimer: This information was obtained from the linked websites above and may need to be verified, as modifications and software updates occur frequently. Most pricing information can also be found using the links, as it is subject to frequent changes and discounts. Prices listed were from July 2025.

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	<u>Ambrook</u>	<u>Center-Point</u>	<u>EasyFarm</u>	<u>FarmRaise</u>	<u>PCMars</u>	<u>Traction</u>	<u>Quicken</u>	<u>QBO</u>	<u>Wave</u>
Ag. Specialty	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
Farm size	Sm-Med	Med-Lrg	Sm-Med	Sm-Med	Sm-Med	Sm-Lrg	Sm-Med	Med-Lrg	Small
Cloud-based	Yes	Yes or desktop	No	Yes	No	Yes	Yes or desktop	Yes	Yes
Multi-user	Yes	No	No	No	No	Yes	Yes	Yes	No
Multi-entity	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No
Mobile App	Yes	No	Crop & Field	Yes	No	Yes	Yes	Yes	Yes
Scan receipts	Yes	No	Yes	Yes	No	Yes	Yes	No	Add-on
Price	\$25-\$100/mo	custom	\$725 - \$1,525	\$40/mo	\$80/yr	\$79-\$319 /mo	\$8-\$11/mo	\$99/mo	\$0-\$170/yr
Inventory	+	Yes	Yes	yes not linked	+	Yes	No	Yes	No
Point of Sale	No	No	AR Module	No	No	Yes	No	No	No
Asset tracking	No	Yes	No	Yes	+	+	No	Yes	No
Payroll	No	+	+	+	Yes	+	No	+	+
Ag. Support	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
Invoicing	Yes	Yes	+	Yes	Yes	Yes	Yes	Yes	Yes
Accept credit cards	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes
Enterprises	Yes	Yes	+	Yes	Yes	Yes	Yes	Yes	No
Fields tracking	Yes	Yes	+	Yes	+	Yes	No	No	No
Schedule F/C forms	Export F	Report	Report	Report	Report	Yes F	C	Report	No
1099s	No	Yes	Yes	Yes	Yes	Linked	Yes	Yes	Yes

+: add-ons, plus or Pro versions available