



MILESTONE
CERTIFIED PUBLIC ACCOUNTANTS

THE PRACTICE PARTNERSHIP™

Applied Behavior Analysis NPAs

A Practice Partnership™ built for California ABA agencies (BCBA / BCaBA / RBT) — the financial and advisory engine behind your school-contracted practice.



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01 | UNDERSTANDING YOUR PRACTICE

You run the most operationally demanding model in special education. A layered team — RBT to BCaBA to BCBA — each with supervision requirements and a billable ratio that has to work. And on top of that team sits the most tangled revenue mix in the field: school ISAs running alongside insurance and regional-center funding, each authorizing, documenting, and paying on its own rules.

We know where the margin hides in an ABA agency, because it hides in the same places every time: authorized hours that never got delivered, supervision time that never got costed, an RBT classified one way that an auditor would classify another. You feel busy and profitable, but the bank balance tells a different story. Our job is to make those gaps visible — and then close them — so the agency you've built is as financially sound as it is clinically strong.

The agencies that thrive are not the ones with the most clients — they are the ones whose back office can carry the growth.

02 | WHAT REALLY KEEPS YOU UP

Not the line items — the things that follow you home. We hear these from every owner we serve. Here is each one, in your words, and how we take it off your shoulders.

”

“The admin never ends — and it’s costing me my life.”

The reality. Authorizations, payroll for a layered team, multi-payer paperwork, renewals. The non-clinical work expands to fill every hour, and your family, your health, and your own growth get whatever is left — usually nothing.

How we carry it. We lift the entire administrative load — books, billing, payroll, classification, deadlines — off your plate, so you stop being the bottleneck and get your life back.

”

“Three payers, many authorizations — did I bill all of it?”

The reality. School ISA, insurance, regional center: you deliver hours across all of them and have no real visibility into what you billed, what you collected, or what each source still owes. Authorized hours quietly go uncollected.

How we carry it. We track every dollar by payer and by authorization — and reconcile authorized hours to delivered and billed hours — so you can finally see what each source owes and collect every hour you earned.

”

“I’m finally profitable — so why are the IRS and FTB taking half of it?”

The reality. Past roughly \$500K in profit, the FTB’s brackets stack on top of the IRS, pushing a 50%+ combined marginal rate. Scaling the agency can feel like it works against you.

How we carry it. We turn the tax wall into a plan — entity structure, reasonable comp, retirement and deferral vehicles, cost segregation on clinic buildout — so growth past \$500K builds your wealth instead of the state’s.

”

“Would my staffing model survive an audit?”

The reality. Worker classification across RBTs and supervisors is a live exposure. AB 5 can turn a staffing choice into a costly reclassification.

How we carry it. We build an AB 5 defensibility file before anyone asks, so an EDD or payroll-tax inquiry is a document you hand over, not a crisis you manage.

None of this is solved by working more hours — you’ve tried that. It is solved by having the right partner in your corner. Someone who knows this business, shares your goals, and carries the weight that doesn’t need your license to carry. That is exactly who we are.

03 | COMMON MISTAKES WE FIX

We have watched good clinicians lose real money — and real time — to a handful of avoidable mistakes. None of them mean you did anything wrong. They mean no one was in your corner who had seen them before. Here are the ones we catch and fix.

- ✘ **Going it alone with the wrong help**
Using a general bookkeeper or a tax preparer who has never seen an ISA, a SELPA, or a CDE renewal — so problems are found too late, if at all.
- ✘ **Never choosing the right business structure**
Operating as a sole prop or default LLC well past the point where an S-corp or multi-entity setup would save five figures a year in tax.
- ✘ **Not billing the entire contract**
Delivering hours across school, insurance, and regional center but never reconciling authorized hours to delivered and billed — leaving paid hours on the table.
- ✘ **Flying blind on cash flow**
No forecast against the 45–90 day reimbursement lag, so payroll becomes a monthly act of faith instead of a planned event.
- ✘ **Skipping a reasonable-compensation strategy**
Taking all profit as salary (or none as salary) and missing the single biggest lever an S-corp owner has to legally lower tax.
- ✘ **Growing straight into the tax wall**
Scaling past ~\$500K in profit with no plan, then losing half the next dollar to combined state and federal tax that planning could have softened.
- ✘ **Treating the CDE renewal as a surprise**
Letting the October 31 deadline arrive unprepared — risking the certification the entire business depends on.
- ✘ **Keeping records that can't survive an audit**
No clean documentation across multiple payers — so any audit, EDD inquiry, or worker-classification review becomes a costly scramble.

If you recognized even two of these, you are leaving money or time on the table right now. The good news: every one is fixable — and preventing them is exactly what we do.

04 | WHY THE OLD OPTIONS FAIL

Every NPA owner has tried to solve this with one of three options. Each leaves a real gap — in expertise, in cost, or in control. We built the Practice Partnership™ precisely because none of them fit this industry.

The Generalist CPA Firm	The Equity-Taking MSO	The In-House Accountant
<p>Affordable and familiar — but they have never seen an ISA, a SELPA, or a CDE renewal.</p> <ul style="list-style-type: none"> ✗ No grasp of ISA billing, reimbursement timing, or LEA contracts ✗ Reactive tax filing, not proactive tax strategy ✗ No advisory, no multi-entity planning, no CFO guidance ✗ You stay the one catching the problems — usually too late 	<p>Promises to run your back office — in exchange for a piece of your company.</p> <ul style="list-style-type: none"> ✗ Wants equity, ownership, or control of your growth ✗ Designed to consolidate and eventually strip value from your practice ✗ Their upside, not yours, drives the decisions ✗ You lose autonomy over the business you built 	<p>A full-time hire — far more expensive, and still not enough.</p> <ul style="list-style-type: none"> ✗ \$90K–\$150K+ in salary, benefits, and overhead for one person ✗ Can keep the books, but rarely delivers tax strategy or advisory ✗ No multi-entity, exit, or growth planning expertise ✗ Concentrates knowledge — and risk — in a single employee

AT A GLANCE

	Generalist CPA	Equity MSO	In-House Acct.	Practice Partnership
NPA expertise	Generic	Wants equity	Limited	Specialist
Tax strategy	Reactive	Their benefit	Rare	Proactive
Ownership kept	100%	Diluted	100%	100%
True cost	Low / shallow	Equity + fees	\$90K–\$150K+	Flat fee

THE PRACTICE PARTNERSHIP™ DIFFERENCE

The Practice Partnership™ is the answer to all three: deep NPA expertise, true tax and advisory strategy, and a flat fee far below an in-house hire — with zero equity, zero control, and 100% of your business left in your hands.

05 | WHO DOES WHAT

No confusion, ever, about where our work ends and yours begins. This is the line we draw on day one and keep for the life of the engagement.

YOU HANDLE

The clinical mission — fully yours

- ◆ Clinical programming, BIPs, and IEP-aligned ABA
- ◆ Hiring, training, and supervising RBT / BCaBA / BCBA staff
- ◆ Service delivery and behavioral documentation
- ◆ Payer and district clinical relationships
- ◆ Final say on rates, contracts, and expansion

We never direct, review, or override clinical judgment.

WE HANDLE

The financial engine — carried for you

- Bookkeeping, accrual close, and financial statements
- Multi-payer revenue separation (ISA / insurance / RC)
- Authorized-vs-delivered unit variance tracking
- RBT / BCaBA / BCBA labor & supervision costing
- Payroll + AB 5 worker-classification defensibility
- Receivables management and cross-payer denial recovery
- CDE renewal financials and the compliance calendar
- Tax, forecasting, and payer-mix margin analysis

One flat monthly fee. Every item below is included — no hourly billing.

Two lanes, one team. You keep the work you trained for; we take the work that keeps you up at night.

06 | WHAT SUCCESS LOOKS LIKE

You didn't start this practice to break even and burn out. You started it to do meaningful work, build something of your own, and live well doing it. These are the six wins we help you reach.

01

Get Your Life Back

Hand off the authorizations, payroll, and paperwork so you stop being the bottleneck and start being the owner again.

02

Capture Every Hour You Earn

See every authorized hour turn into a billed and collected one, across every payer — nothing left on the table.

03

Know Exactly What Pays

See the real margin on school, insurance, and regional-center work, so you grow the right programs with confidence.

04

Scale Without the Stumbles

Cost every credential tier and staff with an audit-proof file, so adding headcount adds profit, not exposure.

05

Keep More of What You Make

Turn the \$500K tax wall into a plan, so the agency you built funds your future, not just the state's.

06

Be Ready for the Big Offer

Run on diligence-ready books, so when a buyer or investor calls, you negotiate from strength.

07 | ABOUT MILESTONE



Most accountants treat an NPA like any other small business. We don't. We have studied how your world actually works — the ISA that functions like a prescription, the master contract that governs it, the LEA that pays on its own calendar, the October 31 deadline that can end your certification if it slips. When you talk, you won't have to explain what a SELPA is.

So we built something different. The Practice Partnership™ is a model we created specifically for California NPAs — not a generic accounting package, and not an MSO that wants a piece of your company. We take no equity, no ownership, and no control. We become the financial and advisory engine behind your practice: books, billing, payroll, tax strategy, and CFO-level guidance, all under one CPA-directed, flat monthly fee. You keep 100% of your business and your clinical authority. We carry everything else — and we answer within 24 hours, because when an LEA emails you on a Friday, Monday is too late.

THE FIRM

MODEL

Flat-fee, select clientele

RESPONSE

24-hour guarantee

FOCUS

NPA / school-contracted care

REGION

Tri-Valley & Greater Bay Area

OUR LANE

Administrative & financial only

YOUR LANE

100% clinical authority

OUR PROMISE TO YOU

You focus on changing lives. We make sure the business behind that work is strong, profitable, and built to last. That is the whole point of a partner.

08 | SCOPE OF SERVICE

Three flat-fee tiers, matched to your annual revenue — the truest measure of an agency’s complexity and needs. Each is a fixed monthly fee plus a one-time onboarding investment. You move up as you grow.

MOST POPULAR

ABA Foundation

Agencies with \$500K – \$1.5M in annual revenue

\$1,950
per month

\$2,000 onboarding

- Monthly bookkeeping & close
- Basic multi-payer revenue split
- Payroll setup & processing
- ISA AR / billing review
- Quarterly tax planning & estimates
- CDE renewal-fee reminder & support
- 2 advisory check-ins per year

ABA Growth

Agencies with \$1.5M – \$3.5M in annual revenue

\$3,950
per month

\$3,500 onboarding

- Accrual bookkeeping & monthly close
- Managed multi-payer revenue separation
- RBT / BCaBA / BCBA labor & supervision tracking
- Payroll + classification review
- Managed ISA + insurance / RC AR
- Monthly authorized-vs-delivered variance
- CDE renewal financial statements prepared
- 13-week cash-flow forecast
- 4 quarterly advisory meetings

ABA CFO

Agencies with \$3.5M – \$10M in annual revenue

\$6,500
per month

\$6,000 onboarding

- Multi-entity accrual close
- Payer-mix margin analysis
- Billable-ratio optimization across tiers
- Full payroll + AB 5 defensibility file
- Managed AR + cross-payer denial recovery
- Weekly unit-variance dashboard
- Cost-segregation / clinic buildout planning
- 13-week forecast + scenario planning
- Growth advisory: strategic planning & geographic expansion
- KPI dashboards + acquisition support
- Monthly advisory meetings

UNDER \$500K IN REVENUE?

You still deserve real support. We recommend our fixed-fee, project-based services — entity setup, tax strategy, certification, clean books — so you get exactly the help you need now and grow into a monthly partnership when you’re ready. See the next pages.

09 | YOUR INVESTMENT

STARTING AT

\$1,950 /mo

The most complex back office in special education — carried for you as one clean, defensible system.

ABA Foundation Agencies with \$500K – \$1.5M in annual revenue	\$1,950/mo \$2,000 onboarding
ABA Growth Agencies with \$1.5M – \$3.5M in annual revenue	\$3,950/mo \$3,500 onboarding
ABA CFO Agencies with \$3.5M – \$10M in annual revenue	\$6,500/mo \$6,000 onboarding

THE FEE PAYS FOR ITSELF

For 95% of our clients, the tax savings from our strategies, support, and advisory exceed our fees — making the partnership effectively self-funding.

ONE FLAT FEE — NO HOURLY METER

Your monthly tier covers everything listed in its scope. Larger one-time needs — tax strategy, entity structuring, certification, audits, system builds — are handled as fixed-fee projects, detailed in the pages that follow.

10 | THE LAUNCH PACKAGE

Just starting out, or not yet certified? The Launch Package is a one-time, flat-fee program that stands up everything a new NPA needs to open its doors the right way — so you begin compliant, organized, and ready to bill from day one.

EVERYTHING TO OPEN YOUR DOORS

\$4,500 one-time · flat fee

✓ **Entity Formation & Structure**

LLC or S-corp setup, EIN, and the right structure to minimize tax from the start.

✓ **CDE NPA Certification Support**

We prepare and assemble your certification application and required financial statements.

✓ **Books & Systems, Done Right**

QuickBooks or Zoho set up with an NPA chart of accounts, billing, and payroll ready to go.

✓ **Banking & Insurance Guidance**

Help opening business banking and lining up the coverage an NPA is expected to carry.

✓ **Compliance Calendar**

Every deadline — CDE renewal, taxes, payroll filings — mapped for your first full year.

✓ **Founder Strategy Session**

A working session on pricing, contracts, and a roadmap to your first districts and hires.

IT PAYS FORWARD

When you outgrow the launch stage, the Launch Package fee credits toward your first three months of a monthly Practice Partnership™ — so getting started with us is never a sunk cost.

11 | FIXED-FEE PROJECTS

Beyond your monthly engagement, these are the one-time projects we handle at a flat, quoted fee — each a defined piece of work with a clear deliverable. Pricing shown is typical; your proposal will confirm the exact figure.

TAX STRATEGY & STRUCTURE

Business tax return (1120-S / 1065 / 1120)	from \$3,000
Personal tax return (1040)	from \$1,500
\$500K+ tax-reduction strategy & implementation	\$4,500
Multi-entity structuring & holding-company design	\$5,500
Entity formation + S-corp election	\$2,500
Reasonable-compensation study (S-corp owner)	\$1,800
Multi-state nexus & apportionment study	\$3,500
Retirement-plan design (Solo 401(k) / cash-balance)	\$2,800
Accountable plan & owner-benefit optimization	\$1,500

SYSTEMS & SETUP

QuickBooks / Zoho setup + NPA chart of accounts	from \$1,500
Billing & AR workflow build (by school / payer)	from \$2,000
Payroll & contractor system implementation	from \$1,500
Financial dashboard & KPI reporting build	from \$2,500

ADVISORY & GROWTH

Strategic consulting engagement (custom scope)	from \$5,000
RFP / LEA contract bid & proposal support	from \$3,500
Clinician recruiting & hiring support (per hire)	from \$3,500
Annual budget + multi-district rate-setting model	from \$2,500
Fractional CFO sprint (90-day scale / M&A; prep)	from \$9,500
Business valuation & exit-readiness assessment	from \$4,500
Acquisition / merger financial due diligence	from \$6,500
Cash-flow & profitability deep-dive	from \$2,000

COMPLIANCE & RISK

Employee handbook + reimbursement-policy build	from \$2,500
CDE NPA certification application (new)	from \$3,500
CDE renewal package + financial statements	from \$1,500
AB 5 / worker-classification audit file	from \$2,500
Workers' compensation audit support	from \$500
LEA master contract / ISA rate review	from \$1,500
Internal controls & fraud-prevention review	from \$2,500

12 | NEXT STEPS

1

A Conversation, Not a Pitch

We start by listening — your districts, your caseload, your cash-flow pinch points, what keeps you at your desk after the kids go home. No obligation.

2

A Clear, Flat-Fee Proposal

You receive a written engagement letter that names every service we own and every service that stays with you. One flat fee. No hourly meter, no surprises.

3

We Build Your Engine

We stand up your NPA chart of accounts, connect billing and payroll, and put the October 31 CDE renewal on a calendar we both watch. Onboarding is done with you, not handed to you.

4

We Walk With You

Month after month, we close the books, watch the cash, and meet on your cadence. As you add clinicians, districts, or funding streams, we are already built to scale alongside you.

A note on roles: Milestone provides administrative and financial services only. We never own, direct, or share in your clinical fees, and nothing here gives us authority over clinical decisions. Your license, your caseload, and your CDE certification remain entirely yours. We are the team behind your team.

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