

Q4 Year-End Checklist

Finish 2026 strong. Start Q1 2027 ready.

How the calendar-year quarters run



If your business uses a fiscal year, your quarters may be shifted. Ask your accountant.

PAYROLL & EMPLOYEE RECORDS

- ☐ Verify every employee's legal name, address, and SSN for W-2s (due to employees by Jan 31).
- ☐ Reconcile year-to-date payroll, bonuses, and fringe benefits before the last payroll run.
- ☐ Confirm your final Q4 payroll tax filing (Form 941) and state filings are on the calendar.
- ☐ Update new-hire, termination, and status-change records.

CONTRACTORS & VENDORS

- ☐ Collect a current W-9 from every contractor you paid this year.
- ☐ Total payments per contractor so 1099-NECs are ready by Jan 31.
- ☐ Review vendor contracts and subscriptions renewing in Q1; cancel what you don't use.

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Benefits, compliance, finances, and Q1 prep

BENEFITS & OPEN ENROLLMENT

- ☐ Send open enrollment materials and confirm every employee's 2027 elections.
- ☐ Reconcile benefit deductions with carrier invoices; fix discrepancies before year-end.
- ☐ Applicable large employers (50+ FTEs): gather data for ACA Forms 1095-C / 1094-C.
- ☐ Update deduction amounts once the IRS releases 2027 limits (401(k), HSA, FSA).
- ☐ Remind employees about FSA use-it-or-lose-it deadlines.

POLICIES & COMPLIANCE

- ☐ Review your employee handbook and update policies for 2027.
- ☐ Check required federal and state labor-law postings.
- ☐ Confirm I-9s are complete and stored correctly.

FINANCIAL & PROTECTION REVIEW

- ☐ Pull your P&L and balance sheet; organize receipts and mileage logs.
- ☐ Plan the Q4 estimated tax payment (typically due mid-January) with your CPA.
- ☐ Review business, key-person, life, and disability coverage before renewals.
- ☐ Update beneficiaries and check your emergency fund.

START Q1 2027 READY

- ☐ Set your 2027 budget, revenue goals, and hiring plan.
- ☐ Schedule a Q1 planning meeting with your HR team, broker, and CPA.
- ☐ Create a 2027 compliance and deadline calendar.

Want a second set of eyes before year-end?

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