Moves to make before Dec 31

Once the 2026 tax year closes, most of these can't be made for 2026. Tick what applies, then bring this list to your Clarity Call.

- ☐ **Review your retirement contributions.**
  When you own the business you are the employee and the employer, which is why a Solo 401(k) can go far past what a regular IRA allows.

- ☐ **S-Corp owner? Run health premiums through payroll.**
  Having the business pay the premium isn't enough. It has to count as part of your pay for the year. Ask whoever runs your payroll: "are my premiums being added to my pay?"

- ☐ **Reimburse yourself the right way.**
  An accountable plan lets the business reimburse legitimate expenses you paid personally, with records to back it up.

- ☐ **Hosted a planning day or team dinner at home?**
  The Augusta Rule has been in the tax code since 1976. Ask whether it applies to you.

- ☐ **Check your structure.**
  The S-Corp election and the QBI deduction depend on how your business is set up. Confirm the setup still fits your income.

- ☐ **Catch up the books.**
  Year-end decisions are only as good as the numbers under them. Reconcile bank and card accounts now, not in April.

- ☐ **Open the IRS mail.**
  A little preparation on tax debt now can make a huge difference later. Note the notice number and the response date.

Dates to keep

Dec 31, 2026	Tax year closes for most year-end moves
Jan 15, 2027	Fourth-quarter 2026 estimated tax payment due (IRS)

Jan 1 – May 1, 2027	Florida Sunbiz annual report window; filing late brings a $400 fee

> **Want a second set of eyes?** Book a free 20-minute Clarity Call at calendly.com/athenacpas/clarity-call or call 813-553-2241. Hablamos español.

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