Year-end checklist

Key year-end tasks to ensure accuracy as you close 2026 and begin 2027. Tasks are grouped by when to do them. Check off each task as you complete it.

Company _____ Completed by _____

NOVEMBER – DECEMBER

☐ 1 **Employee Data Verification**

Verify names, addresses, and Social Security Numbers (SSNs) against Social Security Administration (SSA) records for both active and terminated staff.

DEADLINE
Before 12/31/2026

DONE _____

☐ 2 **1099 Preparations**

Collect a Form W-9 for every independent contractor to verify their legal name, address, and TIN, and reconcile any external Accounts Payable (AP) payments made outside Fingercheck. You can opt in or opt out of Fingercheck's 1099-NEC filing service. If you want to opt out, do so by December 31 (date is subject to change).

DEADLINE
Before 12/31/2026

DONE _____

☐ 3 **Electronic W-2/1099/ACA Form 1095 Consent**

Encourage employees and contractors to opt in for electronic tax document delivery through Fingercheck. Employees who have not consented previously are prompted to do so within the Fingercheck platform.

WHEN
Before year-end

DONE _____

☐ 4 **ACA Filing Confirmation**

For companies with 50 or more full-time employees (including full-time equivalent employees): opt in to Fingercheck's ACA Reporting service and provide ACA form details by January 15. Admin users will see the opt-in option within the Fingercheck platform starting around December 1.

DEADLINE
Provide ACA data by 1/15/2027

DONE _____

☐ 5 **Taxable Fringe Benefits**

Record all taxable fringe benefits, such as personal use of a company car, gift cards, and group-term life insurance over $50,000, before running the final 2026 payroll.

DEADLINE
Before your final 2026 payroll

DONE _____

☐ 6 **Supplemental & Owner Wages**

Finalize year-end bonuses, 2% S-Corp shareholder health insurance premiums, and third-party sick pay adjustments before running the final 2026 payroll. Per the IRS, bonuses are taxed as supplemental wages, either at the flat 22% federal withholding rate or alongside regular wages using the employee's W-4. Both methods may result in higher upfront withholding on the paycheck, though any over-withheld tax is reconciled when the employee files their annual tax return.

DEADLINE
Before your final 2026 payroll

DONE _____

☐ 7 **Check Date Rule Verification**

Make sure any wages meant for the current tax year have been processed through payroll with a check date on or before December 31, 2026. Review unprocessed manual checks and process them if they belong in the current tax year.

DEADLINE
Check date on or before 12/31/2026

DONE _____

NEW YEAR PREPARATION

☐ 8 **Unemployment Tax Rate & Filing Frequency Updates**

As the new year approaches, watch for updates from your state on unemployment tax rates or filing frequencies. Upload state unemployment tax rate (SUTA) and filing frequency notices under **Payroll > Forms & Notices > Notices > Submit Notice**.

WHEN
As state notices arrive

DONE _____

☐ 9 **Update Your 2027 Paid Holiday Schedule**

Review and update the company's 2027 paid holiday schedule in Fingercheck before the new year begins.

WHEN
Before the new year

DONE _____

☐ 10 **2027 Payroll Processing & Banking Blackout Dates**

Audit your 2027 payroll calendar to make sure processing windows and check dates don't fall on weekends or Federal Reserve holidays. Payroll processing generally requires 3 business days (2 for 360 Plus customers), excluding bank holidays. To automate this, review your Move Holiday preference under **Setup > Payroll > Pay Schedules** and set it to After (shifts check dates to the next business day) or Before (shifts check dates to the prior business day).

DONE _____

☐ 11 **PTO Rollovers & Audits**

Audit paid time off rollover rules and balances and apply any updates for the new year.

WHEN
Before your first 2027 payroll

DONE _____

☐ 12 **New Year Tax, Wage, and Deduction Changes**

Update employee pay rates and deductions for the new year, then review your first 2027 payroll run to make sure they are applied accurately.

WHEN
With your first 2027 payroll

DONE _____

☐ 13 **Form Review & Distribution**

Review all W-2s and 1099s for accuracy and make sure they are furnished to workers by the January 31 IRS deadline (February 1, 2027, as January 31 falls on a Sunday). Forms will be available in Fingercheck by January 15 under **Payroll > Forms & Notices > Annual**.

DEADLINE
Furnish to workers by 2/1/2027

DONE _____

Dates are subject to change. Process payrolls before the cutoff dates in Key Dates for Fingercheck Customers to avoid additional fees. For why each task matters and step-by-step guides, see the Year-End Taxes Resource Guide on fingercheck.com.

Questions? Contact Fingercheck Customer Support

support@fingercheck.com · 800-610-9501 · Online chat at Fingercheck.com
Monday through Thursday, 9 a.m. to 6 p.m., and Friday, 9 a.m. to 5 p.m. ET