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FALL · DECIDE · CHECKLIST

Moves to make *before Dec 31.*

By filing season the year is closed and the return simply reports what already happened. These are the decisions still open in the fall. Check the ones that apply to you, then bring the list to your year-end planning call.

- [ ] **Settle retirement contributions**
  HOUSEHOLDS · BUSINESS OWNERS
  Decide what goes in, and for business owners which retirement plan fits, while the year is still open.

- [ ] **Look at the Roth conversion window**
  PRE-RETIREES · INVESTORS
  A conversion is a this-year income decision. Coordinate it with your financial advisor.

- [ ] **Time income and expenses**
  EVERYONE
  Which side of December 31 a bonus, a sale or a large expense lands on can change the outcome.

- [ ] **Review reasonable compensation**
  S CORPORATION OWNERS
  Check salary against distributions before the final payroll of the year runs.

- [ ] **Coordinate harvesting with your advisor**
  INVESTORS
  Gains and losses taken before year-end, with the income tax consequence known first.

- [ ] **Put the January 15 estimate on the calendar**
  EVERYONE WITH ESTIMATES
  The fourth-quarter estimated payment is due January 15. Know the number and why it is what it is.

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NOT A FILING SEASON. A CALENDAR.

The rest of the year, *planned.*

Almost everything that determines an income tax outcome is decided during the year. Filing is one month. The other eleven are where the outcome is actually decided.

Spring
Reset

Review what happened; written strategy updated.

Summer
Steady

Quarterly estimates explained; mid-year check.

Fall
Decide

The year-end planning call.

Winter
File

Returns prepared. No surprises.

Start with a conversation.

Adam Shay, CPA, reads every inquiry himself and replies within one business day. If it's a fit, the first call is free, 30 minutes, by video.

Request a call: **almanactax.com/new-clients** · Call (910) 240-2595

General information only, not income tax advice for your situation. Whether a move makes sense depends on your full picture; talk to a CPA before acting. Almanac Tax & Advisory is capped at 100 clients.