FREE PRINTABLE CHECKLIST · LINKUN FOUNDATION

Year-end money checklist for small businesses

A plain-language list to close out the year cleanly and start January with your numbers in order.

Do a little each week from November through January instead of all of it in April. Rules vary by state and business type, so check tax questions with a tax professional or a free advisor at your local Small Business Development Center.

November

- [ ] Separate business and personal spending if you have not already. One business account, one business card.
- [ ] Match every bank account to your records for each month so far this year.
- [ ] List every customer who still owes you money. Send reminders now, while the year is still open.
- [ ] Look at your prices. If your costs went up this year and your prices did not, run the pricing and inflation calculator.

December

- [ ] Count inventory, if you hold any, close to December 31.
- [ ] Collect receipts for big purchases: equipment, vehicles, software.
- [ ] Confirm the legal name, address, and tax ID for each contractor you paid this year. You may need them for year-end tax forms.
- [ ] Write down mileage, if you drive for business.
- [ ] Decide on any write-offs for invoices you will not collect.

January

- [ ] Pull year-end statements for every bank, card, loan, and payment app.
- [ ] Run a profit and loss for the full year. Compare it with last year.
- [ ] Check your cash runway for the slow months ahead with the cash runway calculator.
- [ ] Book a tax appointment early. Spring calendars fill up fast.
- [ ] Set three money goals for the year, and book a free coaching session to pressure-test them.

Free 1:1 coaching from the Linkun Foundation: https://calendar.app.google/Y9th1oVrDYsY7tbk8. Educational only; not legal, tax, or accounting advice.