

Upcoming Deadlines for the Remainder of 2025

Staying organized helps prevent surprises at tax time. Below are key deadlines and reminders for both **individuals** and **business owners** as we approach year-end.

For Individuals

Date	Deadline / Task	Notes & Tips
October– December 2025	Review year-to-date income, deductions, and withholding.	If you owed taxes in prior years, check that your withholdings or estimated payments are on track.
January 15, 2026	Final 2025 Estimated Tax Payment (Form 1040-ES)	Applies if you owed \$1,000+ in prior years or don't have enough withheld through wages or retirement. Payments cover income earned in Q4 2025.
Throughout Fall/Winter	Update tax planner for any life changes (marriage, divorce, new dependents, home purchase, etc.).	Major events can affect your tax bracket, credits, and filing status.
Ongoing	Organize tax documents (W-2s, 1099s, mortgage statements, investment accounts, charitable receipts).	Keeping records now makes filing smoother in spring.
Important Note	Inheritance Money	In most cases, inherited money or property itself is not taxable to you. However, income earned from inherited assets (like interest, dividends, or capital gains) is taxable . Reach out to us if you've received or expect to receive an inheritance this year.

For Business Owners

Date	Deadline / Task	Notes & Tips
October– December 2025	Verify QuickBooks payroll setup is correct.	Ensure payroll tax rates and filing frequencies are accurate before year-end.
October 31, 2025	Form 941 (Q3) & Payroll Tax Deposits Due	For employers with quarterly filings. Electronic deposit via EFTPS required.
December 31, 2025	Final payroll of the year.	Review owner compensation, fringe benefits, and bonuses. Ensure all payroll items (health, retirement, HSA) are properly categorized.
January 15, 2026	Form 941 (Q4) Deposits & Final 1040-ES (if applicable)	For S-Corp owners paying reasonable compensation or making estimated personal tax payments.
January 31, 2026	Form W-2s and 1099-NECs due to recipients and IRS.	Make sure contractor and employee records are accurate before year-end.
Ongoing	Review business structure, fringe benefits, and retirement plan options before December 31.	Year-end is the best time to evaluate S-Corp salary adjustments, distributions, and profit-sharing contributions.