

# Post-Summer Accounting Reset Checklist

## ✓ Reconcile and Refresh

- ☐ Reconcile bank, credit card, and merchant accounts
- ☐ Review outstanding invoices and overdue bills
- ☐ Correct errors or duplicates in expenses
- ☐ Update payroll records

## ✓ Budget Check

- ☐ Compare YTD actuals vs. budget
- ☐ Reallocate resources for Q4 priorities
- ☐ Update forecasts based on sales/cash flow
- ☐ Identify underspent areas to redeploy funds

## ✓ Cash Flow Health

- ☐ Run a cash flow forecast through year-end
- ☐ Accelerate receivables (early payment discounts, tighter terms)
- ☐ Delay non-critical expenses until January if needed
- ☐ Secure credit or financing before year-end

## ✓ Tax Planning

- ☐ Review estimated tax payments
- ☐ Identify deduction opportunities (equipment, technology, etc.)
- ☐ Maximize retirement contributions
- ☐ Reevaluate entity structure if growth warrants
- ☐ Verify payroll tax compliance

## ✓ Compliance & Reporting

- ☐ Mark federal, state, and local filing deadlines
- ☐ Check licenses, permits, and renewals
- ☐ Review insurance coverage
- ☐ Confirm sales tax collection/remittance
- ☐ Gather W-9s for 1099 prep

## ✓ Financial Statements

- ☐ Review P&L, balance sheet, and cash flow statement
- ☐ Analyze profitability by product/service line
- ☐ Compare quarterly performance
- ☐ Review key ratios (gross margin, current ratio, debt-to-equity)

## ✓ Technology & Systems

- ☐ Evaluate accounting software scalability
- ☐ Automate recurring tasks (bill pay, invoicing, reporting)
- ☐ Test integrations (POS, CRM, inventory)
- ☐ Check backups and cybersecurity
- ☐ Update expense tracking tools

## ✓ Team & Talent

- ☐ Clarify financial roles and responsibilities
- ☐ Cross-train staff for coverage
- ☐ Review compensation and bonus budgets
- ☐ Share financial goals with team leaders

## ✓ Strategic Planning

- ☐ Set realistic Q4 revenue/profit targets
- ☐ Align holiday promotions with forecasts
- ☐ Decide on major purchases or hires
- ☐ Begin drafting 2026 budget framework



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