FINANCIAL RESILIENCE CHECKLIST

Stay organized and financially strong through the holiday season and into 2026.

Print this document. Check off tasks, weekly. Bring it to our year-end meeting.

Timing	Action Steps	Why it matters.
Now	☐ Set a holiday budget	☐ Keeps seasonal spending under control & prevents cash-flow strain.
	☐ Review outstanding invoices	☐ Improves year-end cash flow & reduces January collection headaches.
	☐ Review pricing & profitability	☐ Helps you identify margin improvements before next year begins.
	☐ Audit vendor contracts & subscriptions	☐ Cuts unnecessary costs & locks in better rates before renewals.
	☐ Confirm payroll compliance & bonus documentation	☐ Ensures accuracy & avoids penalties related to OBBBA updates.
Before Year-End	☐ Take advantage of deductions	☐ Capture deductions on eligible expenses like gifts, parties, or equipment.
	☐ Maximize retirement contributions	☐ Lowers taxable income & boosts employee morale.
	☐ Plan for vacation coverage	☐ Keeps business operations smooth during staff absences.
	☐ Verify business insurance coverage	☐ Protects your business from unexpected losses during peak season.
	☐ Meet with your CPA or bookkeeper	☐ Clarify tax implications & confirm your books are clean.
For 2026	☐ Review 2025 financial performance	☐ Identify trends, challenges, & opportunities for growth.
	☐ Finalize next year's goals & budget	☐ Sets a roadmap for profitability & strategic spending.
	☐ Evaluate technology & automation tools	☐ Improves accuracy, efficiency, & scalability in the new year.
	☐ Schedule quarterly financial check-ins	☐ Keeps your plan on track & helps you adapt to market changes.