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ACCOUNTING TAX CONSULTING

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TAX PLANNING RESOURCE

2026 Year-End Tax Checklist and 2027 Filing Calendar for Florida Small Businesses

A practical planning aid for Palm Harbor, Pinellas County, and Florida owner-operated businesses. Use it to organize records, identify likely deadlines, and prepare better questions for your tax professional.

Important This resource is general tax information, not individualized tax, legal, payroll, or investment advice. Dates depend on entity type, tax year, elections, filing method, holidays, and later government guidance. Confirm every deadline before acting.

Priority calendar

Date	Who should check it	Planning action
Sep 15, 2026	Individuals and calendar-year corporations	Third 2026 estimated-tax installment. Extended calendar-year 2025 partnership and S corporation returns are also generally due.
Oct 15, 2026	Individuals and calendar-year C corporations	Extended 2025 federal income-tax returns are generally due. An extension to file is not an extension to pay.
Dec 15, 2026	Calendar-year corporations	Fourth 2026 federal estimated-tax installment.
Jan 15, 2027	Individuals	Fourth 2026 estimated-tax installment, subject to the Form 1040-ES filing-and-payment exception.
Feb 1, 2027	Employers and contractor payers	File 2026 Forms W-2/W-3 and Form 1099-NEC; furnish required copies. January 31 falls on Sunday.
Mar 15, 2027	Calendar-year partnerships and S corporations	File 2026 Forms 1065 or 1120-S and furnish applicable Schedules K-1/K-3, or timely extend.
Apr 15, 2027	Individuals, sole proprietors, and calendar-year C corporations	File 2026 federal returns or timely extensions and pay amounts due. First 2027 individual estimated-tax installment is generally due.
Apr 30, 2027 target	Florida registered entities and employers	File the Florida annual report before the May 1 statutory cutoff to avoid weekend ambiguity. Florida Form RT-6 for Q1 2027 is due April 30.
May 3, 2027	Calendar-year Florida C corporations	Florida Form F-1120 for the year ended December 31, 2026 is generally due the next business day after May 1.
Jun 15, 2027	Individuals	Second 2027 federal estimated-tax installment.
Sep 15, 2027	Individuals, partnerships, and S corporations	Third 2027 individual estimated-tax installment. Extended calendar-year 2026 partnership and S corporation returns are generally due.
Oct 15, 2027	Individuals and calendar-year C corporations	Extended 2026 federal income-tax returns are generally due.

Year-end close checklist

1. Confirm the filing profile

- Confirm legal name, EIN, entity classification, tax year, ownership changes, and current mailing address.
- List every federal, Florida, and local account used during the year.
- Flag entity elections, acquisitions, closures, or multistate activity for professional review.

2. Close the books

- Reconcile every bank, credit-card, loan, merchant, payroll, and sales-tax account through December 31.
- Review accounts receivable, accounts payable, inventory, fixed assets, owner draws, and shareholder loans.
- Separate personal, capital, loan, and reimbursable transactions from operating activity.

3. Prepare payroll and contractor records

- Confirm employee names, addresses, Social Security numbers, taxable benefits, and final payroll totals.
- Collect valid Forms W-9 before year-end from potentially reportable contractors.
- Reconcile payroll reports to the general ledger before preparing Forms W-2, W-3, 941, 940, or 1099-NEC.

4. Coordinate retirement and benefit reporting

- Confirm plan contributions, payroll deferrals, employer contributions, and year-end census data with the plan administrator.
- Identify Forms 1099-R, 5498, 5500, or 5500-EZ that may apply; filing dates vary by form and plan year.
- Keep this step at the tax-reporting level. Investment recommendations require a separate advisory engagement.

5. Review Florida obligations

- Confirm sales-and-use tax filing frequency and file every required return, even when no tax is due.
- Reconcile Florida reemployment-tax wages and quarterly RT-6 filings.
- Calendar the annual report, corporate-income-tax, local business-tax, and industry-specific renewals that actually apply.

6. Assemble the professional-review packet

- Provide final financial statements, reconciliations, payroll reports, asset purchases/disposals, loan documents, and prior-year returns.
- List notices, amended filings, estimated payments, extensions, and major transactions.
- Use a secure document method. Do not email Social Security numbers, bank details, or complete tax records without appropriate protection.

Recurring Florida reminders

Sales and use tax

Returns and payments are due on the first day of the month following the reporting period and are late after the 20th. Electronic payments generally must be initiated by 5:00 p.m. ET on the business day before the 20th. A required return must still be filed when no tax is due.

Reemployment tax

Florida Form RT-6 is due by the end of the month following each calendar quarter. Electronic payment initiation deadlines can be earlier; use the current Florida eServices calendar.

Annual report

Florida profit corporations, LLCs, limited partnerships, and limited liability limited partnerships generally file an annual report between January 1 and May 1. For 2027, filing by April 30 avoids uncertainty caused by May 1 falling on a Saturday.

Beneficial ownership information

As of August 26, 2026, FinCEN states that U.S. companies are exempt from BOI reporting under the final rule effective August 14, 2026. Foreign entities registered to do business in the United States may still have obligations. Recheck FinCEN before relying on this status.

Questions to bring to a tax professional

- Which federal and Florida returns apply to this entity and filing frequency?
- Are estimated payments on pace with expected income and entity-level tax?
- Are payroll, owner compensation, contractor classifications, and fringe benefits documented correctly?
- Do asset purchases, disposals, loans, multistate activity, or ownership changes require special treatment?
- Which retirement-plan and benefit actions affect tax reporting, and which require separate advisory guidance?
- What records should be retained, for how long, and through what secure delivery method?

Request a tax consultation

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Primary sources

IRS Publication 509 (2026), Tax Calendars
IRS 2026 Instructions for Forms 1099-MISC and 1099-NEC
Florida Department of Revenue - Sales and Use Tax
Florida Department of Revenue - Corporate Income Tax
FinCEN - Beneficial Ownership Information Reporting
IRS 2026 Instructions for Forms W-2 and W-3
IRS Publication 505 (2026), Tax Withholding and Estimated Tax
Florida Department of Revenue - Reemployment Tax
Florida Division of Corporations - Annual Reports