Year-end checklist: what to give your CPA

Tick each item as you gather it, then send everything in one go. Fewer follow-up questions means a faster return.

Year-end date: _____ **CPA deadline:** _____

> **Before you start:** close the last month of your year. Every bank, card and loan account should be reconciled up to your year-end date, usually December 31. Everything on this list depends on that.

1. Financial reports

- [ ] Profit and loss for the full year, and month by month
- [ ] Balance sheet at year-end, with last year's alongside for comparison
- [ ] General ledger or transaction detail report for the year
- [ ] Trial balance at year-end, if your CPA asks for one

2. Reconciliations and statements

- [ ] Year-end reconciliation report for every bank account
- [ ] The same for every credit card
- [ ] The final statement of the year for each account, so your CPA can match the ending balances
- [ ] Loan statements showing the year-end balance and the interest paid during the year

If an account is not reconciled, say so plainly. It is much better than your CPA finding out halfway through your return.

3. Sales and customers

- [ ] A list of unpaid customer invoices at year-end (accounts receivable aging report)
- [ ] Reports from payment apps such as Stripe, PayPal, Square or Shopify, showing gross sales, fees and refunds
- [ ] Any Forms 1099-K you receive from payment apps or card processors (US)
- [ ] Sales tax returns filed during the year, or VAT returns in the UK

Payment apps pay you the amount left after fees, but your CPA needs the full sales figure.

4. Expenses and suppliers

- [ ] A list of unpaid bills at year-end (accounts payable aging report)
- [ ] Receipts or invoices for large or unusual expenses
- [ ] Vehicle records, such as a mileage log, if you claim car expenses
- [ ] Home office details, if you claim them

5. Contractors and Forms 1099-NEC (US)

- [ ] A list of every contractor you paid, with the total paid to each in the year
- [ ] A Form W-9 from each contractor, with their legal name, address and taxpayer ID number
- [ ] How you paid each one: bank transfer, check, card or a payment app

Forms 1099-NEC are due to contractors and to the IRS by January 31. Card and app payments are generally reported on Form 1099-K instead. Your CPA will confirm which applies.

6. Payroll

- [ ] A payroll summary for the full year
- [ ] Copies of Forms W-2 and W-3 (US)
- [ ] Quarterly payroll tax returns (Form 941) and the annual Form 940 (US)
- [ ] Retirement plan and health insurance contributions for owners and staff

If a payroll provider runs your payroll, most of this is a download from their year-end reports page.

7. Assets and loans

- [ ] Invoices for equipment, vehicles, computers or property bought during the year, with the dates
- [ ] Details of anything sold, scrapped or traded in
- [ ] New loan agreements, and year-end statements for every loan
- [ ] Lease agreements for vehicles or equipment

8. Owner items

- [ ] Money you put into the business during the year
- [ ] Money you took out, whether as draws, distributions or dividends
- [ ] Owner salary, if you are on the payroll
- [ ] Personal expenses paid by the business, and business expenses you paid personally
- [ ] Health insurance and retirement contributions paid for owners
- [ ] Estimated tax payments made during the year, federal and state

Owner items are where most year-end questions come from. Clear records here save the most time.

9. A short note on anything unusual

A few lines of explanation save more back-and-forth than anything else on this list.

- [ ] Large one-off income or expenses, and what they were for
- [ ] New bank accounts, new locations or new lines of business
- [ ] Changes in ownership
- [ ] Any letters from the IRS, HMRC or a state tax agency
- [ ] Anything you are unsure about

How to send it

- [ ] Use one shared folder (Google Drive, Dropbox or OneDrive) with sub-folders that match the sections above
- [ ] Name files clearly, for example "2026 checking account reconciliation December"
- [ ] Export reports as both PDF and Excel. Many CPAs want both.
- [ ] Invite your CPA to your QuickBooks or Xero file as an accountant user, instead of sharing your own login
- [ ] Do not email bank statements or tax ID numbers as plain attachments. Use a secure link or your CPA's client portal.

Books not ready yet? Read our guide on how to catch up on bookkeeping at tenthclose.com/guides, or book a free 20-minute call at calendly.com/tenthclose. We can bring past months up to date and send your CPA a complete year-end package.