90 Days Remain for Businesses to Complete Key Year-End Financial Moves, Focus CPA Says

With 90 days left in the year, Focus CPA outlines the financial and tax moves businesses still have time to make before December 31.

CALIFORNIA , CA, UNITED STATES, September 23, 2026 /EINPresswire.com/ -- Firm Says the Final Quarter of the Year Offers the Last Real Window for Tax and Financial Decisions Affecting 2026

> After December 31, businesses are just reporting what already happened. The fourth quarter is the last chance to change the outcome”
>
> *Amit Chandel, President and Chief Tax Strategist, Focus CPA Group*

CALIFORNIA – With roughly 90 days remaining before the close of the calendar year, Focus CPA Group, led by Amit Chandel, CPA and LLM (Tax), is outlining the financial and tax decisions business owners still have time to make before December 31. According to the firm, the fourth quarter represents the last practical opportunity to influence a business's 2026 tax outcome, since most planning strategies lose their effectiveness once the year has closed.

Why the Fourth Quarter Functions Differently Than Other Quarters

Year-end financial planning for a business differs from routine quarterly bookkeeping because many Q4 decisions can't be made retroactively. Once December 31 passes, a business's income, expenses, and entity structure for that tax year are effectively locked in, regardless of what might have been done differently with more time.

"The fourth quarter isn't just another quarter to close out," said Amit Chandel, Founder and Chief Tax Strategist at Focus CPA Group. "It's the last window where a business owner can still make a decision that changes their tax outcome for the year. After December 31, businesses are simply reporting what already happened. That distinction is what makes this specific stretch of the calendar more consequential than people often realize."

Financial Moves Businesses Should Review Before Year-End

Entity Structure and Elections. Businesses considering a change in entity structure, such as an S-Corporation election, should confirm whether that change needs to be filed before year-end to

take effect for the current tax year, since deadlines for certain elections do not align neatly with the calendar close.

Equipment and Capital Purchases. Businesses planning equipment purchases should evaluate whether buying before year-end, rather than in January, provides a meaningful deduction advantage given current depreciation rules, which have shifted significantly from prior years.

Retirement Plan Contributions. Certain retirement plan types and contribution decisions must be finalized before the fiscal year closes, even if the actual funding deadline extends into the following year. Waiting until filing season to address plan contributions can eliminate options available only while the year is still open.

Estimated Tax Payment True-Up. A fourth-quarter review of year-to-date income against estimated tax payments already made allows a business to true up its final quarterly payment, reducing the likelihood of an unexpected balance due or underpayment penalty at filing time.

Bonus and Compensation Timing. Decisions around year-end bonuses, owner compensation, and profit distributions can affect both the business's and the owner's personal tax liability, including when those payments are made and recorded and which tax year they apply to.

State and Local Tax Exposure. Businesses operating across multiple jurisdictions, or those that have added employees, inventory, or sales in a new state during the year, should review their state and local tax exposure before year-end, since nexus and filing obligations can shift based on activity that occurred earlier in the year and are easier to correct before the books close than after.

Building a Q4 Financial Close Checklist

A structured Q4 financial close checklist helps businesses confirm that outstanding invoices are collected or written off appropriately, inventory counts are reconciled, depreciation schedules are updated, and payroll records match year-to-date totals before W-2 and 1099 preparation begins in January.
Businesses that build this review into a repeatable checklist each year tend to enter tax preparation season with considerably fewer surprises than those addressing these items for the first time in the new year.

The Cost of Treating Year-End as a Formality

According to the firm, many businesses treat the year-end close as a bookkeeping formality rather than a strategic opportunity, reconciling accounts and preparing for tax filing without evaluating whether additional moves could still improve the year's outcome.

"A clean year-end close process is necessary, but it's not the same thing as a strategic year-end

review," Chandel noted. "Reconciling your books tells you what happened. Sitting down before year-end to ask whether there's still time to change the outcome is a different conversation, and it's the one a lot of businesses skip."

Fourth Quarter Planning Requires Lead Time

Because several Q4 moves require coordination, filings, or transactions that take time to execute properly, the firm cautions against waiting until the final weeks of December to begin this review. Fourth quarter planning initiated in October or early November generally leaves considerably more flexibility than the same review attempted during the last two weeks of the year.

About Focus CPA Group

Focus CPA Group, founded by Amit Chandel in 1993, is a California-based CPA and advisory firm serving business owners, professionals, and high-net-worth individuals. The firm provides comprehensive accounting, bookkeeping, tax planning, business valuation, wealth management, and CFO-level advisory services.

Focus CPA also established SWAT Advisors in 2023 as a specialized subsidiary focused on proactive tax planning and strategic tax optimization for high-income business owners and professionals. Both entities draw on decades of California tax expertise to help clients navigate federal and state tax requirements while building sustainable wealth. For more information, visit our website.

Amit Chandel
Focus CPA Group
+1 562-281-1040
email us here
Visit us on social media:
LinkedIn
Facebook
X

This press release can be viewed online at: https://www.einpresswire.com/article/944547147

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.
© 1995-2026 Newsmatics Inc. All Right Reserved.