ADMIN ARCADE

YEAR-END PAPERWORK CHECKLIST

Seven stations, one at a time. Do them in order, because the first ones have the most money riding on Dec. 31. Stop after any one and you've still got something done.

ADMINARCADE.COM Life admin for people who hate it

TICKETS EARNED ____ / 7

1 per station you finish. Check a station's "Station done" box, then count the boxes and write the number here.

☐ Everyone ⬚ Starts with "If you..." Skip it if that isn't you.

KEY DATES

Dec. 7	Dec. 15	Dec. 31	Jan. 15, 2027	Feb. 1, 2027	Feb. 16, 2027	Apr. 15, 2027
Last day to change Medicare plans for Jan. 1	Pick a HealthCare.gov plan for Jan. 1 coverage	Last day for 2026 gifts. Calendar-year health plans end.	Estimated tax due. HealthCare.gov enrollment ends.	W-2s and most 1099s due to you	Brokerage and real estate sale forms	Last day to add HSA or IRA money for 2026

1 HEALTH MONEY

STATION DONE ☐

Some health money goes away when your plan year ends, and one sign-up date lands before the holidays.

⬚ **If you have a health FSA through work:** check your balance and whether your plan gives you a grace period (up to 2.5 extra months), a carryover (up to $680 for 2026 plans), or neither. It can't be both.

☐ Find your health plan's year-end date in your member portal or plan papers. It might not be Dec. 31.

⬚ **If you've met your deductible:** book any care you've been putting off before your plan year resets.

⬚ **If you buy your own insurance on HealthCare.gov:** pick and pay by Dec. 15 for coverage that starts Jan. 1. Open enrollment ends Jan. 15, and plans picked after Dec. 15 start Feb. 1. State-run marketplaces set their own dates.

⬚ **If you have Medicare:** Dec. 7 is the last day to switch plans or add or drop drug coverage for Jan. 1.

⬚ **If you have a dependent care FSA:** send in your 2026 childcare receipts by your plan's deadline.

⬚ **If you have an HSA:** you have until April 15, 2027 to add money for 2026. It's not a Dec. 31 deadline.

TIP: Not sure about the FSA? One email to HR answers grace period or carryover.

2 GIVING

STATION DONE ☐

A gift has to go out by Dec. 31 to count for 2026, and the proof rules start at $250.

☐ Gather your 2026 donation receipts in one place.

☐ For any single gift of $250 or more, make sure you have a written note from the charity with the amount and whether you got anything back.

⬚ **If you plan one more gift this year:** a mailed check counts on the day you mail it, and a credit card gift counts on the day it's charged.

☐ **New for 2026:** if you don't itemize, you can still deduct up to $1,000 in cash gifts ($2,000 married filing jointly). Gifts of stuff and gifts to donor-advised funds don't count toward it.

☐ Check that a charity is eligible in the IRS Tax Exempt Organization Search. Money given to a person, like a fundraiser for a neighbor, isn't deductible.

3 PAYCHECK

STATION DONE ☐

Your last paycheck of the year is the last chance for some changes, and one tax payment is due Jan. 15.

☐ Run the IRS Tax Withholding Estimator and decide whether to hand your employer a new W-4 for 2027. It's optional.

⬚ **If you save through a 401(k) or 403(b) at work:** your last 2026 paycheck is the practical cutoff for 2026. Check with your plan how fast a change takes effect.

⬚ **If you have side income with no tax taken out:** the last 2026 estimated payment is due Jan. 15, 2027.

⬚ **If you drive for side work:** close out your 2026 mileage log now, while you still remember the trips.

⬚ **If you're 73 or older, or inherited a retirement account:** check with your plan about a required withdrawal before Dec. 31.

YEAR-END PAPERWORK CHECKLIST

Stations 4 to 7 · dashed box = only if it applies to you

4 WALLET SWEEP

STATION DONE ☐

Gift card fees can start after 12 months of not using a card, and points have their own expiration rules.

- ☐ Find every gift card, check the balance, and use or note the ones close to fees.
- ☐ Open each rewards app (airline, hotel, store, credit card) and look for points or credits with an end date.
- ☐ Check for card benefit credits that reset at the end of the year.

TIP: An expired gift card with money left on it can be replaced for free under federal rules. Ask the issuer.

5 ADDRESS AND IDENTITY

STATION DONE ☐

Tax forms go out by Feb. 1, so anyone sending you one needs your current address before then.

- ☐ **If you moved in 2026:** update your address with your employer, bank, and anyone else who sends you a tax form. Tell the IRS too (Form 8822 or a letter), even if you filed a USPS change of address.
- ☐ Pull your free credit reports at AnnualCreditReport.com. They're free every week from all three bureaus.
- ☐ Decide if you want a credit freeze. Freezing your credit is free and doesn't hurt your score.
- ☐ Put "get my IRS IP PIN" on your mid-January calendar. The IRS tool is offline from Nov. 16 until mid-January.

6 CAR AND HOME RENEWALS

STATION DONE ☐

These don't have one national date, so the only way to know is to look.

- ☐ **If you drive:** check your registration sticker and your license expiration date.
- ☐ Check your car, renter, or home insurance renewal dates.
- ☐ **If you own a home:** check your county's property tax due dates.
- ☐ Add anything that renews in January or February to your calendar now.

RENEWS IN JAN. OR FEB.: _____

_____

7 PAPER PURGE AND THE 2027 FOLDER

STATION DONE ☐

Starting a clean folder now means January's tax forms have one folder to go in.

- ☐ Shred what's past the IRS keep window. Most tax records: 3 years. 6 years if you left off income worth more than 25% of what the return shows. Keep copies of filed returns.
- ☐ Start a folder for the 2026 tax year, for the forms coming in January.
- ☐ Write down what to expect: W-2s, most 1099s and 1098s by Feb. 1, 2027, plus a 1095-A if you had a HealthCare.gov plan. Brokerage and real estate sale forms by Feb. 16, 2027.

FORMS I EXPECT: _____

_____

NOT SURE? WRITE IT HERE

Anything you couldn't answer, and who could tell you (HR, your plan, the charity, a tax pro).

WHAT I'M NOT SURE ABOUT	WHO TO ASK