

NOVEMBER, 2026

BUSINESS OWNER

NEWSLETTER

YEAR-END MOVES FOR BUSINESS OWNERS

Use November to coordinate your year-to-date results, estimated tax needs, retirement-plan decisions and planned purchases before the final weeks of the year.



ACTION TIP

Review planned year-end purchases with your CPA before committing cash. Confirm business purpose, documentation and expected tax treatment.

KEY DATES

Nov. 17 | October payroll tax deposits due for monthly schedule depositors.
Nov. 26 | Thanksgiving Day (federal holiday).

SPENDING DECISIONS

Year-end spending decisions can affect cash flow and taxes, but a tax deduction should not be the only reason to spend business money.

QUESTIONS TO ASK

- Would we make this purchase if there were no tax benefit?
- Does the expense support a real operating need or planned investment?
- Do we have the documentation needed for our tax professional to evaluate it?

TAX DEDUCTIONS: SPEND WITH A BUSINESS PURPOSE

Business deductions generally depend on the facts, the type of expense and proper documentation. They should be ordinary and necessary. Before making a purchase, ask whether the expense supports the business and whether the timing fits your cash-flow plan.

WHY IT MATTERS

A deduction can reduce taxable income, but it does not make an unnecessary purchase free. Year-end spending should improve operations, support revenue or solve a real problem. Keep organized records, receipts and a clear business purpose to help your tax professional assess the true after-tax cost.

YEAR-END PLANNING

Before year-end payroll reporting and 2027 hiring plans, owners can review worker classification, labor cost and the role benefits play in total compensation.

BUSINESS OWNER CHECKLIST

- ☑ Review year-to-date revenue and expenses.
- ☑ Organize receipts and supporting records.
- ☑ Confirm estimated tax obligations.
- ☑ Review planned equipment or technology purchases.
- ☑ Discuss retirement-plan and compensation decisions with your professional team.



> Financial planning is about progress, not perfection.



Let's stay connected

Take the next step in your financial journey by **scheduling a strategy meeting** with Greg and Phil Select a Date & Time - Calendly

For dedicated **support with an existing** account, please contact Lisa at: lisa@mainviewwealth.com

Referrals & Reviews

Referrals are great compliments. If you know small business owners who have been operating for over a year, we would welcome the opportunity to help them.

Reviews are also appreciated. Leave us a review here: Google Reviews Link https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7

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