



Phoenix Rose
Accounting



2026 FRESH START FINANCIAL PLANNING KIT

*Your Complete Toolkit for Closing 2025 Strong and
Launching into 2026 with Clarity*

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Questions? Contact us at info@phoenixroseacct.com.



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FINANCE PLAN



Welcome to Your Fresh Start!

Dear Business Owner,

Congratulations on downloading the 2026 Fresh Start Financial Planning Kit!

As we close out 2025 and step into a new year, you have a powerful opportunity: the chance to finish strong AND start fresh.

This toolkit will help you:

- ✓ Complete critical year-end financial tasks
- ✓ Make final tax-saving moves before December 31st
- ✓ Properly close your books for 2025
- ✓ Reflect on wins and lessons from the past year
- ✓ Set strategic financial goals for 2026
- ✓ Build systems that make success inevitable
- ✓ Create an actionable Q1 plan

Whether you're feeling behind or ahead, overwhelmed or energized, this kit meets you where you are and guides you forward.

Let's close 2025 with intention and open 2026 with possibility.

Here's to your fresh start!

Raquel Landy

Phoenix Rose Accounting



PART 01

YEAR-END FINANCIAL CLOSING CHECKLIST

Complete by December 15th (Your Real Deadline!)

BOOKKEEPING TASKS

- [] **Reconcile all bank accounts through current date**
 - Business checking:
 - Business savings:
 - Credit cards (all):
 - PayPal/Stripe/Venmo:
 - Loan accounts:
- [] **Categorize ALL uncategorized transactions**
 - Review "uncategorized" or "misc" categories
 - Properly assign to correct expense/income categories
 - Move personal expenses out of business accounts
- [] **Review and reconcile accounts receivable**
 - Who owes you money?
 - Send final payment reminders for 2025
 - Decide if any need to be written off
- [] **Review and reconcile accounts payable**
 - Who do you owe money to?
 - Pay before year-end if tax-beneficial
 - Schedule January payments if deferring
- [] **Update fixed assets and depreciation**
 - Add any equipment/assets purchased in 2025
 - Calculate depreciation
 - Remove any disposed assets
- [] **Review inventory (if applicable)**
 - Physical count matches records
 - Adjust for shrinkage or obsolescence
 - Properly valued





DOCUMENTATION TASKS

- **Organize receipts by category and month**
 - Scan paper receipts
 - Save digital receipts to organized folders
 - Delete duplicates
- **Gather charitable donation documentation**
 - All receipts collected
 - Written acknowledgments for \$250+ donations
 - Form 8283 for non-cash donations over \$500
- **Collect year-end statements**
 - Bank statements (all accounts)
 - Credit card statements
 - Loan statements
 - Investment/retirement account statements
- **Prepare 1099 information**
 - List all contractors paid \$600+
 - Collect W-9s from contractors
 - Verify addresses and EINs
 - Due January 31, 2026
- **Back up all financial data**
 - Accounting software backup
 - Receipt folders backup
 - Save to cloud storage
 - Save to external hard drive

REVIEW TASKS

- [] **Run financial reports for 2025**

- Profit & Loss Statement (entire year)
- Balance Sheet (as of Dec 31)
- Cash Flow Statement
- Accounts Receivable Aging
- Accounts Payable Aging

- [] **Compare to budget and projections**

- Revenue: Budget \$_____ Actual \$_____ Variance _____%
- Expenses: Budget \$_____ Actual \$_____ Variance _____%
- Net Profit: Budget \$_____ Actual \$_____ Variance _____%

- [] **Calculate key metrics**

- Total revenue: \$_____
- Total expenses: \$_____
- Net profit: \$_____
- Profit margin: _____%
- Owner's draw/pay: \$_____

- [] **Review major expense categories**

- Identify your top 5 expense categories
- Are they reasonable/expected?
- Any surprises or concerning patterns?



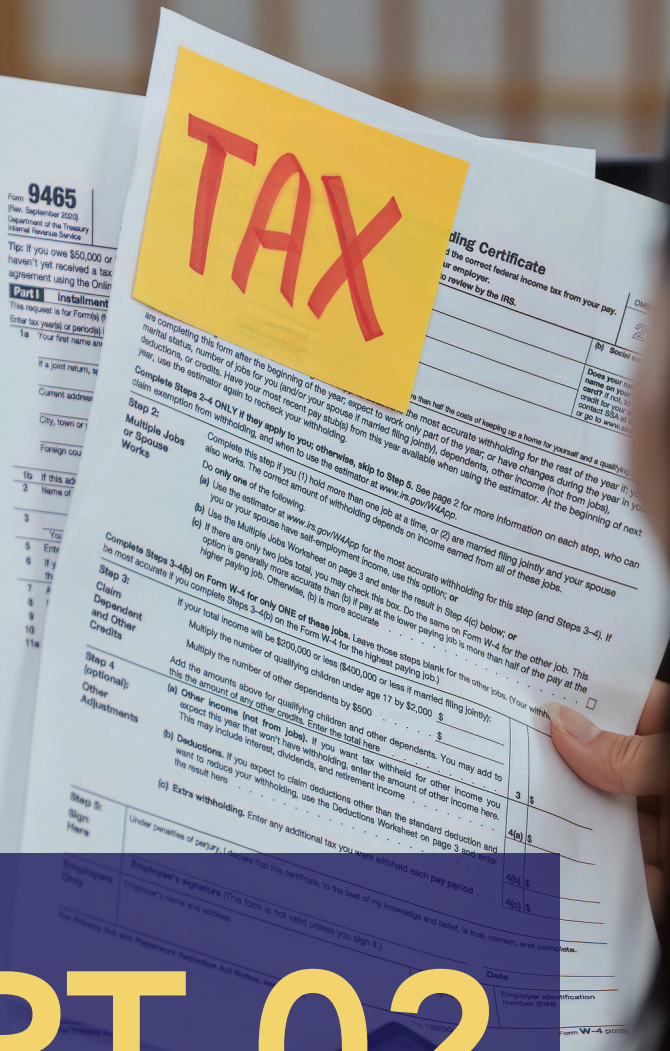
FINAL PREPARATION

- **Create organized tax folder**
 - All receipts organized
 - All statements included
 - Charitable donation documentation
 - 1099 information
 - Mileage logs
 - Ready to hand to tax preparer
- **Schedule tax preparation appointment**
 - Booked for: _____
 - Tax preparer: _____
 - Contact info: _____
- **Set 2026 financial file structure**
 - Create folders for new year
 - Label clearly
 - Ready for January 1st

Completion Date: _____

Notes/Questions:





PART 02

FINAL TAX MOVES WORKSHEET

December 1 - 31st

STRATEGY #1: Retirement Contributions

Solo 401(k) Employee Deferrals (DEADLINE: December 31st)

- Current contributions: \$_____
- Maximum allowed: \$23,000 (\$30,500 if age 50+)
- Additional I can contribute: \$_____
- Tax savings (contribution \times tax rate): \$_____
- Action: Contact plan administrator Make contribution by 12/31

SEP-IRA (Deadline: April 15, 2026 or extension)

- Projected net self-employment income: \$_____
- Maximum contribution (25%): \$_____
- Amount I want to contribute: \$_____
- Tax savings: \$_____
- Action: Contribute now Wait until spring

Notes:



STRATEGY #2: Equipment Purchases (Section 179)

Equipment/Assets I Need in Next 6-12 Months:

ITEM	COST	BUY BY 12/31?	TAX SAVINGS	DECISION
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	

Total equipment purchases for 2025: \$ _____

Total tax savings: \$ _____

Action items:

- [] Purchase by December 20th (needs time to arrive/set up)
- [] Place in service by December 31st
- [] Keep all receipts and documentation

Notes:

STRATEGY #3: Prepaid Expenses

January 2026 Expenses I Can Prepay:

EXPENSE	AMOUNT	PAY BY 12/31?	TAX BENEFIT
Office Rent	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Insurance Premiums	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Software Subscriptions	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Professional Dues	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Others: _____	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$

Total prepaid expenses: \$ _____

Tax savings: \$ _____

Important: Can only prepay expenses that don't extend beyond 12 months



STRATEGY #4: Charitable Giving

2025 Charitable Giving Plan:

ORGANIZATION	AMOUNT	TYPE	COMPLETED	RECEIPT
	\$	Cash/Stock/Goods	<input type="checkbox"/>	<input type="checkbox"/>
	\$	Cash/Stock/Goods	<input type="checkbox"/>	<input type="checkbox"/>
	\$	Cash/Stock/Goods	<input type="checkbox"/>	<input type="checkbox"/>
	\$	Cash/Stock/Goods	<input type="checkbox"/>	<input type="checkbox"/>
	\$	Cash/Stock/Goods	<input type="checkbox"/>	<input type="checkbox"/>

Total charitable giving: \$_____

Tax savings (amount × tax rate): \$_____

Critical reminders:

- [] Credit card donations must be CHARGED by 12/31
- [] Stock transfers take 5-7 business days - don't wait!
- [] Get written acknowledgment for donations \$250+
- [] Verify 501(c)(3) status at [IRS.gov/charities](https://www.irs.gov/charities)

STRATEGY #5: Income Deferral

Income I Can Defer to 2026:

SOURCE	AMOUNT	DEFERRABLE?	STRATEGY
Client Invoice	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	Delay invoicing
Payment Due	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	Request Jan payment
Year-End Bonus	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	Pay in January
Asset Sale	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	Close in January

Total income deferred: \$ _____

Tax savings: \$ _____

When income deferral makes sense:

- I expect lower income in 2026
- I'm on the edge of a tax bracket
- I want to even out income between years

When NOT to defer:

- I need the cash flow
- I expect higher income in 2026
- I'm worried about collecting later

My Final Tax Moves Action Plan

Week of December 1-8:

- [] _____
- [] _____
- [] _____

Week of December 9-15:

- [] _____
- [] _____
- [] _____

Week of December 16-31:

- [] _____
- [] _____
- [] _____

Projected Total Tax Savings from All Strategies:

\$ _____

YEAR

END

PART 03

**2025 BUSINESS YEAR-END
REVIEW TEMPLATE**

REVIEW

Financial Performance Review

115,172
115,858
116,555
117,263
117,982
118,712

341,398
342,084
342,781
343,489
344,208
344,938

430,632
431,318
432,015
432,723
433,442
434,172

RV REVENUE ANALYSIS

- Total 2025 revenue: \$ _____
- 2025 revenue goal: \$ _____
- Variance: _____ (____%)



Monthly Revenue Breakdown:

MONTH	REVENUE	NOTES
January	\$	
February	\$	
March	\$	
Q1 TOTAL	\$	
April	\$	
May	\$	
June	\$	
Q2 TOTAL	\$	

July	\$	
August	\$	
September	\$	
Q3 TOTAL	\$	
October	\$	
November	\$	
December	\$	
Q4 TOTAL	\$	
YEAR TOTAL	\$	

Revenue trends observed:

What drove revenue increases?

What caused revenue dips?

EA EXPENSE ANALYSIS



- Total 2025 expenses: \$ _____
- 2025 expense budget: \$ _____
- Variance: _____ (____ %)

Top 5 expense categories:

1. _____: \$ (% of total)
2. _____: \$ (% of total)
3. _____: \$ (% of total)
4. _____: \$ (% of total)
5. _____: \$ (% of total)

Were these expenses expected and reasonable?

What expenses were higher than expected?

What expenses can be reduced in 2026?



PA PROFITABILITY ANALYSIS



- Net profit 2025: \$ _____
- Profit margin: _____%
- Owner's pay: \$ _____
- Owner's pay as % of profit: _____%

How do I feel about these numbers?

What would improve profitability in 2026?



C&R CLIENT AND REVENUE ANALYSIS



Client Metrics

- Total clients served in 2025: _____
- New clients acquired: _____
- Clients lost: _____
- Net client growth: _____
- Client retention rate: _____%

Average revenue per client: \$ _____

Top 5 clients by revenue:

- 1.: \$ _____
- 2.: \$ _____
- 3.: \$ _____
- 4.: \$ _____
- 5.: \$ _____

What do my best clients have in common?

What types of clients do I want MORE of in 2026?

What types of clients do I want LESS of in 2026?





OPERATIONS REVIEW

What systems/processes did I improve in 2025?

What's still broken or inefficient?

What technology/tools did I adopt?

What worked well?

What didn't work?



WINS AND CELEBRATIONS

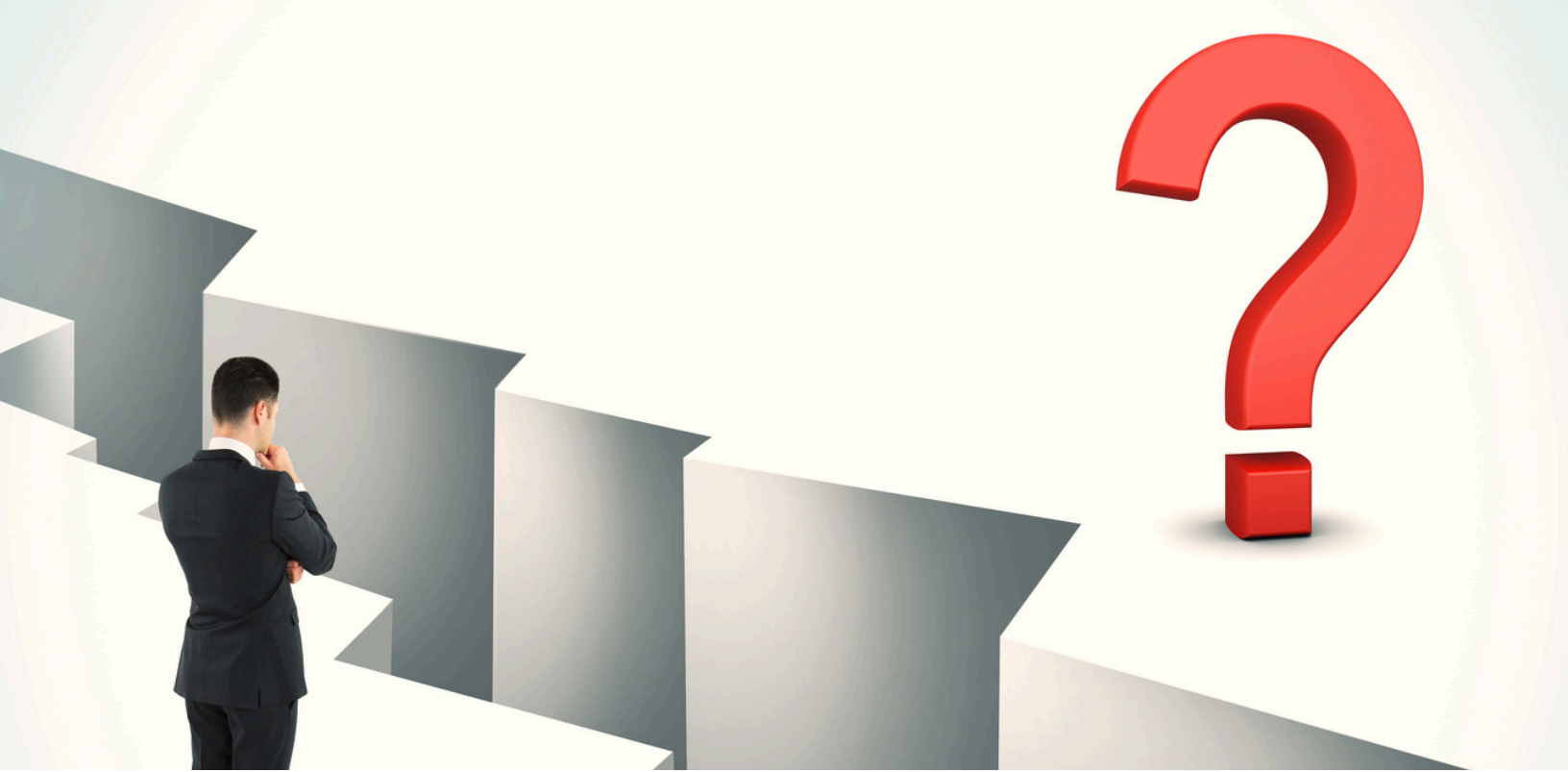
My 3 biggest wins of 2025:

- 1.
- 2.
- 3.

What am I most proud of?

What surprised me in a good way?

What milestones did I achieve?



CHALLENGES AND LESSONS

My 3 biggest challenges in 2025:

- 1.
- 2.
- 3.

What didn't go as planned?

What lessons did I learn?

What would I do differently?



PERSONAL GROWTH

How did I grow as a business owner this year?

What new skills did I develop?

What limiting beliefs did I overcome?

How did I take care of myself?



GRATITUDE REFLECTION

Who made a difference in my business this year?

Clients:

Team members:

Partners/vendors:

Mentors/supporters:

What am I grateful for from 2025?



TAKING IT FORWARD

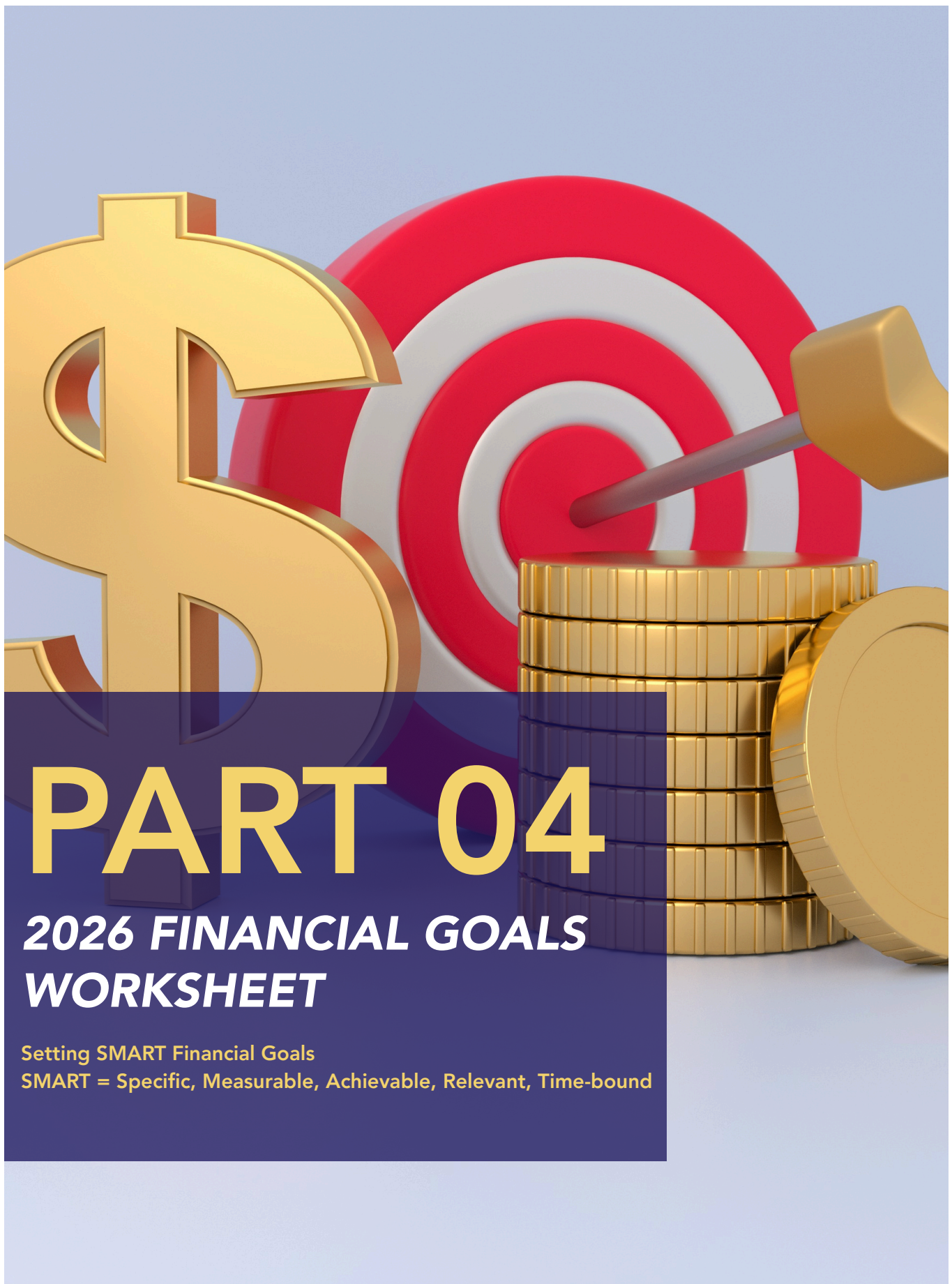
What am I bringing INTO 2026?

(Systems, relationships, confidence, lessons, etc.)

What am I leaving BEHIND in 2025?

(Bad habits, toxic relationships, limiting beliefs, etc.)

My one-word intention for 2026: _____



PART 04

2026 FINANCIAL GOALS WORKSHEET

Setting SMART Financial Goals

SMART = Specific, Measurable, Achievable, Relevant, Time-bound



❌ **Bad goal:** "Make more money"

✅ **Good goal:** "Increase monthly recurring revenue from \$10K to \$15K by Q3 2026 through referral program and pricing optimization"

SETTING SMART FINANCIAL GOALS

SMART = *Specific, Measurable, Achievable, Relevant, Time-bound*

REVENUE GOALS

2026 Annual Revenue Target: \$ _____

Quarterly breakdown:

- Q1 (Jan-Mar): \$ _____
- Q2 (Apr-Jun): \$ _____
- Q3 (Jul-Sep): \$ _____
- Q4 (Oct-Dec): \$ _____

To achieve this revenue, I need:

- _____ new clients at \$ _____ average value
- Price increase of % on existing services
- New service/product generating \$ _____
- Increase client retention to _____%
- Other: _____

My revenue growth strategy:

PROFIT MARGIN GOALS

Current profit margin: _____%

2026 profit margin target: _____%

To improve margins, I will:

- Increase prices by _____%
- Reduce expenses in: _____
- Improve efficiency in: _____
- Add higher-margin services: _____
- Eliminate low-margin offerings: _____
- Other: _____

Expected impact: Increase profit by \$_____

OWNER'S PAY GOALS

Current monthly owner's pay: \$ _____

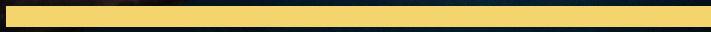
2026 monthly owner's pay goal: \$ _____

Annual owner's pay goal: \$ _____

To support this pay, my business needs:

- Annual net profit of at least: \$ _____
- Profit margin of at least: _____ %
- Monthly revenue of at least: \$ _____

Action steps to make this happen:



CASH FLOW GOALS

Current cash flow situation:

- Consistently positive with buffer
- Positive but tight
- Inconsistent (good some months, tight others)
- Frequently negative or stressful

2026 cash flow goal:

- Maintain minimum balance of: \$ _____
- Build cash reserve to: \$ _____
- Improve cash flow by: _____

Strategies:

- Faster client payments (Net 15 instead of Net 30)
- Retainer/subscription model
- Upfront deposits Better expense timing
- Line of credit as buffer
- Other: _____

GROWTH AND INVESTMENT GOALS

What I want to invest in for 2026:

INVESTMENT	ESTIMATED COST	EXPECTED ROI	PRIORITY
	\$		High/Med/Low
	\$		High/Med/Low
	\$		High/Med/Low
	\$		High/Med/Low

Total investment budget: \$ _____

How I'll fund these investments:

- Cash flow from operations
- Dedicated savings
- Business loan/line of credit
- Reinvested profits
- Other: _____

CLIENT GOALS

Number of clients I want to serve in 2026: _____

Client retention goal: _____%

New client acquisition goal: _____

Average client value goal: \$ _____

Types of clients I want to attract:

Client experience improvements:

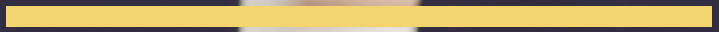
SYSTEMS AND EFFICIENCY GOALS

Systems I want to implement or improve in 2026:

- 1.
- 2.
- 3.

Processes I want to automate:

Technology/tools I want to adopt:



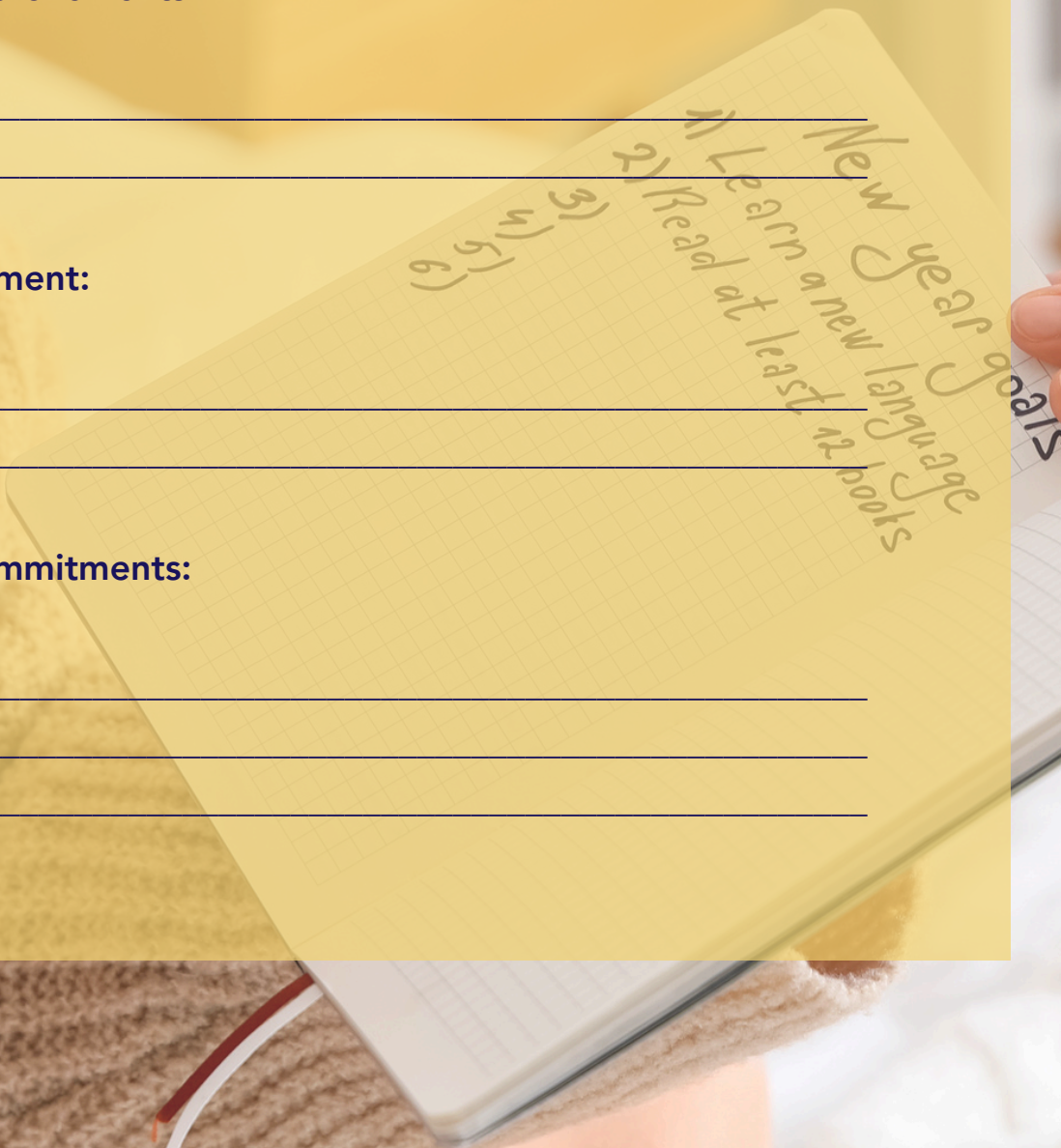
PERSONAL AND LIFESTYLE GOALS

Time off I want to take in 2026: _____ weeks/days

Work-life balance improvements:

Professional development:

Health & wellness commitments:



MY TOP 3 FINANCIAL PRIORITIES FOR 2026

1. _____

Why it matters:

How I'll achieve it:

2. _____

Why it matters:

How I'll achieve it:

3. _____

Why it matters:

How I'll achieve it:



PART 05

MONTHLY FINANCIAL REVIEW FOR 2026

Your Monthly Money Date System

YOUR MONTHLY MONEY DATE SYSTEM



Pick ONE day each month to review your finances. Schedule it now!

My monthly review day: _____
(e.g., "Last Friday" or "5th of month")

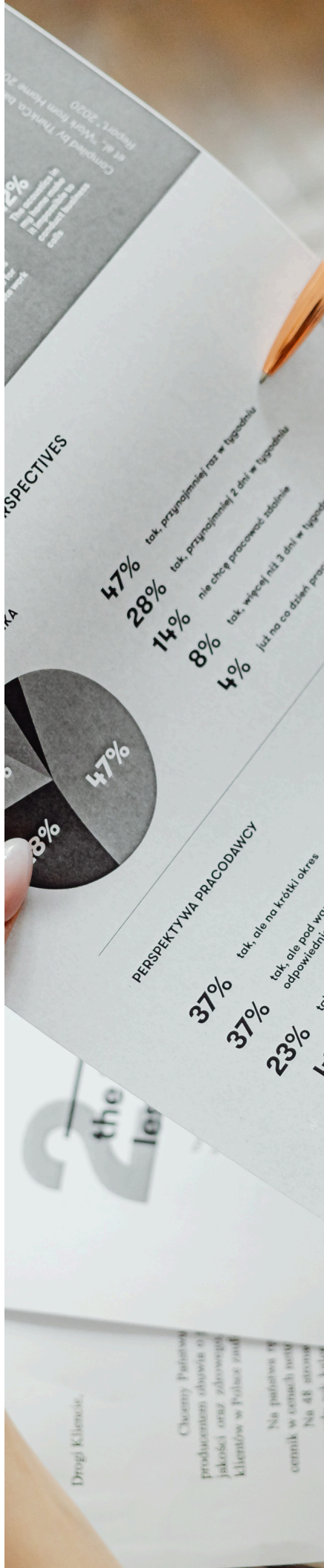
Time blocked: _____ minutes (recommend 60-90 minutes)

Location: _____

2026 MONTHLY REVIEW SCHEDULE

MONTH	REVIEW DATE	STATUS
January 2026	_____	<input type="checkbox"/>
February 2026	_____	<input type="checkbox"/>
March 2026	_____	<input type="checkbox"/>
April 2026	_____	<input type="checkbox"/>
May 2026	_____	<input type="checkbox"/>
June 2026	_____	<input type="checkbox"/>
July 2026	_____	<input type="checkbox"/>
August 2026	_____	<input type="checkbox"/>
September 2026	_____	<input type="checkbox"/>
October 2026	_____	<input type="checkbox"/>
November 2026	_____	<input type="checkbox"/>
December 2026	_____	<input type="checkbox"/>

MONTHLY REVIEW CHECKLIST



Use this checklist during each monthly review:

Bookkeeping Tasks

- Reconcile all bank and credit card accounts
- Categorize all transactions
- Review and code uncategorized items
- Upload/organize receipts
- Review accounts receivable (who owes you?)
- Review accounts payable (who do you owe?)

Financial Reports Review

- Run Profit & Loss for the month
- Compare to budget
- Calculate profit margin
- Review cash flow
- Check year-to-date numbers vs. goals

Key Questions to Ask

- Am I on track with revenue goals?
- Are expenses in line with budget?
- Are there any unusual or concerning transactions?
- Do I have enough cash flow for next month?
- What went well this month financially?
- What needs attention or improvement?

Action Items

- Note any follow-ups needed
 - Schedule any necessary conversations
 - Adjust projections if needed
 - Plan for upcoming expenses
 - Celebrate wins!
-

QUARTERLY DEEP DIVE SCHEDULE

In addition to monthly reviews, schedule quarterly planning sessions:

- Q1 Review: _____ (End of March)
- Q2 Review: _____ (End of June)
- Q3 Review: _____ (End of September)
- Q4 Review: _____ (End of December)

Quarterly review focus:

- Progress toward annual goals
- Strategic adjustments needed
- Major decisions or investments
- Planning for next quarter





KPI

PART 06

**KPI DASHBOARD
TEMPLATE**



WHAT ARE KPI'S?

Key Performance Indicators (KPIs) are the vital signs of your business. They tell you whether you're healthy and headed in the right direction.

5 ESSENTIAL KPI'S EVERY BUSINESS SHOULD TRACK

1. Monthly Recurring Revenue (MRR)

What it is: Predictable, repeat monthly income

My 2026 MRR Goal: \$_____

MONTH	ACTUAL MRR	GOAL	VARIANCE	NOTES
January	\$	\$		
February	\$	\$		
March	\$	\$		
April	\$	\$		
May	\$	\$		
June	\$	\$		
July	\$	\$		
July	\$	\$		
August	\$	\$		
September	\$	\$		
October	\$	\$		
November	\$	\$		
December	\$	\$		

MLR

MOR

MRR

2. Profit Margin

What it is: Percentage of revenue you keep as profit

Formula: $(\text{Net Profit} \div \text{Total Revenue}) \times 100$

My 2026 Profit Margin Goal: _____%

MONTH	REVENUE	NET PROFIT	MARGIN	GOAL	STATUS
January	\$	\$	%	%	
February	\$	\$	%	%	
March	\$	\$	%	%	
April	\$	\$	%	%	
May	\$	\$	%	%	
June	\$	\$	%	%	
July	\$	\$	%	%	
August	\$	\$	%	%	
September	\$	\$	%	%	
October	\$	\$	%	%	
November	\$	\$	%	%	
December	\$	\$	%	%	

3. Cash Flow

What it is: Money in vs. money out; your financial breathing room

My 2026 Cash Flow Goal: Always positive with \$_____ minimum buffer

MONTH	CASH IN	CASH OUT	NET CASH FLOW	ENDING BALANCE
January	\$	\$	\$	\$
February	\$	\$	\$	\$
March	\$	\$	\$	\$
April	\$	\$	\$	\$
May	\$	\$	\$	\$
June	\$	\$	\$	\$
July	\$	\$	\$	\$
July	\$	\$	\$	\$
August	\$	\$	\$	\$
September	\$	\$	\$	\$
October	\$	\$	\$	\$
November	\$	\$	\$	\$
December	\$	\$	\$	\$



4. Customer Acquisition Cost (CAC)

What it is: How much you spend to get a new client

Formula: Total Marketing & Sales Costs ÷ Number of New Clients

My 2026 CAC Goal: \$_____

QUARTER	MARKETING SALES/SPEND	NEW CLIENTS	CAC	GOAL	STATUS
Q1	\$		%	%	
Q2	\$		%	%	
Q3	\$		%	%	
Q4	\$		%	%	



5. Customer Lifetime Value (CLV)

What it is: Total revenue you expect from one client over the relationship

Formula: Average Client Value \times Average Client Lifespan (in months/years)

My Average Client Value: \$ _____

My Average Client Lifespan: _____ months

My CLV: \$ _____

Why this matters: Your CLV should be at least 3x your CAC

My ratio: CLV \$ _____ \div CAC \$ _____ = _____x



BONUS KPI'S TO CONSIDER

CLIENT RETENTION RATE

Formula: $(\text{Clients at Year End} - \text{New Clients}) \div \text{Clients at Year Start} \times 100$

2026 Goal: _____%

REVENUE PER CLIENT

Formula: $\text{Total Revenue} \div \text{Number of Clients}$

2026 Goal: \$_____

CLIENT RETENTION RATE

Formula: $(\text{Clients at Year End} - \text{New Clients}) \div \text{Clients at Year Start} \times 100$

2026 Goal: _____%

ACCOUNTS RECEIVABLE DAYS

Formula: $(\text{Accounts Receivable} \div \text{Annual Revenue}) \times 365$

What it means: How long it takes to collect payment

2026 Goal: _____ days

MY KPI REVIEW SCHEDULE

Weekly: Cash flow

Monthly: MRR Profit Margin Revenue

Quarterly: CAC CLV Retention Rate

Annually: All KPIs comprehensive review



PART 07

NEW YEAR FINANCIAL SYSTEMS SET-UP GUIDE

Building Systems That Make Success Inevitable

WHAT ARE FINANCIAL SYSTEMS?

Recurring processes that keep your finances organized without relying on motivation or memory.

SYSTEM #1: MONTHLY BOOKKEEPING ROUTINE

My monthly bookkeeping day: _____

Time needed: _____ minutes

Process:

1. Gather all receipts and statements
2. Reconcile all accounts
3. Categorize all transactions
4. Review for errors or unusual items
5. Upload receipts to organized folders
6. Review P&L and balance sheet
7. Note any concerns or follow-ups

Tools I'll use:

- Accounting software: _____
- Receipt app: _____
- Cloud storage: _____

Automation opportunities:

- Bank feeds to accounting software
- Automatic receipt forwarding (email to app)
- Recurring transaction rules
- Scheduled report generation

SYSTEM #2: INVOICE & PAYMENT TRACKING

Invoicing schedule:

- Send invoices on: _____ (e.g., 1st of month)
- Payment terms: Net _____ days
- Follow-up on overdue invoices: Day _____
- Second follow-up: Day _____

Payment tracking:

- Check accounts receivable weekly
- Send friendly reminders at: _____ days past due
- Firm reminder at: _____ days past due
- Final notice/action at: _____ days past due

Tools:

- Invoicing software: _____
- Payment processor: _____
- Tracking method: _____

Automation:

- Automatic invoice generation for recurring clients
- Automatic payment reminders
- Automatic late fees (if applicable)

SYSTEM #3: EXPENSE MANAGEMENT

Receipt capture:

- Take photo immediately after purchase
- Forward email receipts to: _____
- Weekly receipt organization session: _____

Approval process (if you have team):

- Expenses under \$_____ : Pre-approved
- Expenses \$_____ - \$_____ : Manager approval needed
- Expenses over \$_____ : Owner approval required

Credit card management:

- Business expenses ONLY on business cards
- Reconcile credit cards: Weekly / Monthly (circle one)
- Pay in full or carry balance? _____

SYSTEM #4: BILL PAYMENT

My bill payment schedule:

- Review bills to pay: _____ (date of month)
- Schedule payments: _____ (date of month)
- Ensure funds available: _____ (date of month)

Bill payment method:

- Automatic payments for: _____
- Manual payments for: _____
- Payment tracking in: _____

Cash flow planning:

- Review upcoming bills weekly
- Ensure sufficient funds before autopay dates
- Calendar reminders for large payments

SYSTEM #5: FINANCIAL REVIEW & PLANNING

Monthly financial review:

- Date: _____
- Time blocked: _____ minutes
- Review: P&L, cash flow, KPIs, budget vs actual
- Document insights and action items

Quarterly planning:

- Q1: _____
- Q2: _____
- Q3: _____
- Q4: _____
- Time blocked: _____ hours
- Review: Progress toward goals, strategy adjustments, next quarter planning

Annual planning:

- Date: December _____ each year
- Time blocked: _____ hours
- Full year review and next year planning

SYSTEM #6: TAX PREPARATION

Quarterly estimated taxes (if applicable):

- Q1: Due April 15
- Q2: Due June 15
- Q3: Due September 15
- Q4: Due January 15

My process:

- Calculate estimated taxes: _____
- Set aside tax funds: _____
- Make payment by deadline
- Save payment confirmations

Year-end tax prep:

- November: Year-end tax planning session
- December 1-15: Execute tax strategies
- December 31: All transactions complete
- January 1-15: Final reconciliation and organize documents
- January 31: 1099s sent
- February: Schedule tax preparation appointment

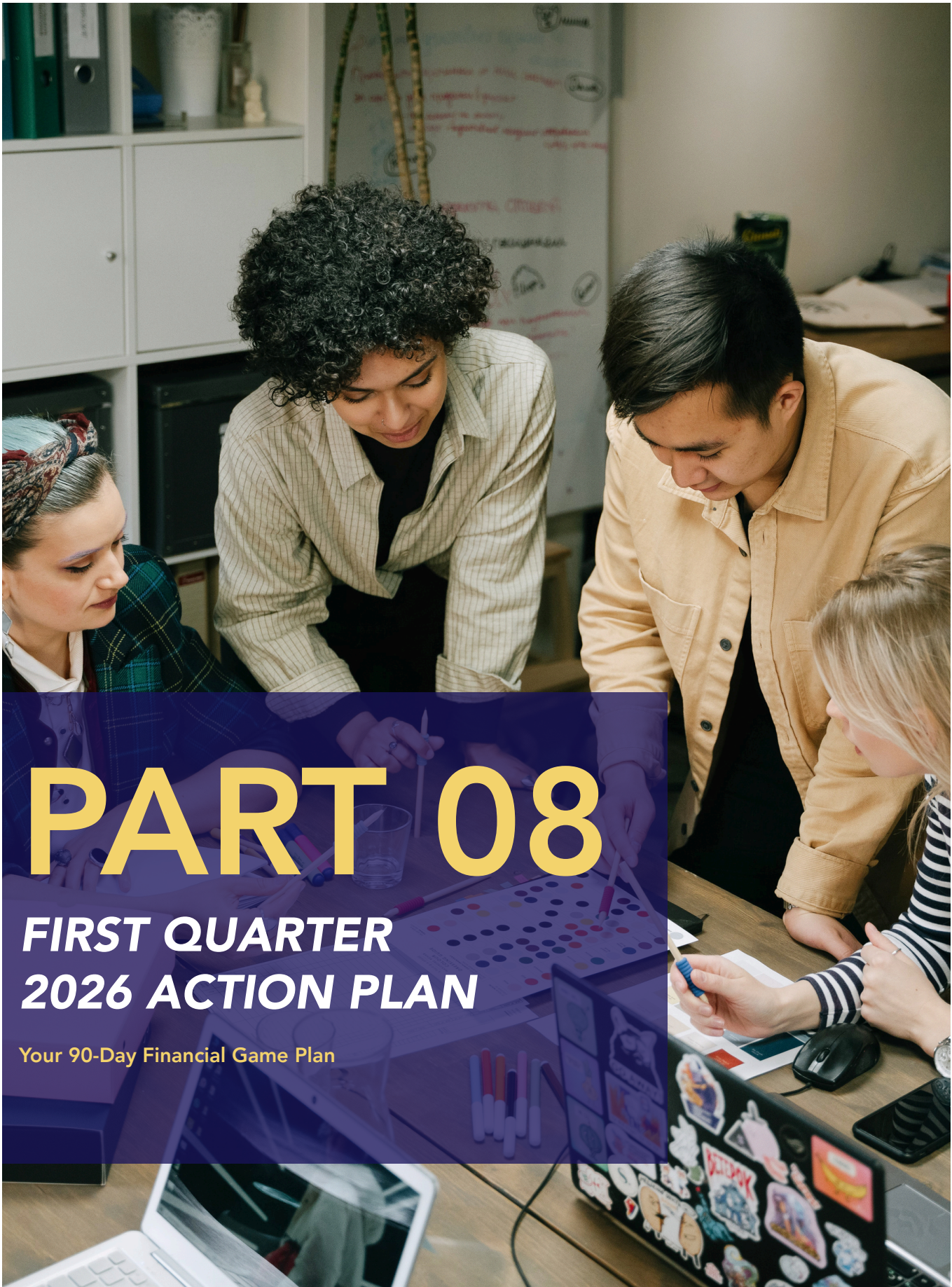
The System I'll Implement FIRST

Starting with: _____

Implementation date: _____

Success looks like: _____

After this is working smoothly, I'll add: _____



PART 08

FIRST QUARTER 2026 ACTION PLAN

Your 90-Day Financial Game Plan

Q1 GOALS

January - March 2026

Revenue target for Q1: \$_____

Profit margin target: _____%

Key initiatives this quarter:

1. _____
2. _____
3. _____

FRESH START FOUNDATION

Theme: Setting up systems and getting organized.

Financial Goals:

- Revenue: \$_____
- Profit margin: _____%
- Owner's pay: \$_____

Key Actions:

Week 1 (Jan 1-7):

- Complete 2025 year-end review
- Set up 2026 financial folders and files
- Schedule all monthly review dates for the year
- Review and finalize 2026 goals
- Set up new accounting software features/automations
-

Week 2 (Jan 8-14):

- First monthly bookkeeping session of 2026
- Review Q4 2025 financial reports
- Send any outstanding invoices
- Follow up on receivables
- Set up recurring invoices for 2026

Week 3 (Jan 15-21):

- Pay Q4 estimated taxes (due Jan 15 if applicable)
- Implement first financial system from System Setup Guide
- Review client list and revenue projections
- Plan Q1 marketing/sales activities
- Schedule tax preparation appointment

Week 4 (Jan 22-31):

- Complete January financial review
- Send 1099s to contractors (due Jan 31)
- File 1099s with IRS (due Jan 31)
- Plan February priorities
- Celebrate making it through January!

January Success Metric:

BUILD MOMENTUM

Theme: Tax season and revenue generation.

Financial Goals:

- **Revenue:** \$ _____
- **Profit margin:** _____ %
- **Owner's pay:** \$ _____

Key Actions:

Week 1 (Feb 1-7):

- Monthly bookkeeping and reconciliation
- Review January financial results
- Tax preparation appointment
- Review and optimize pricing
- Implement second financial system

Week 2 (Feb 8-14):

- Follow up on outstanding invoices
- Review expenses and look for savings
- Update cash flow projections
- Client appreciation outreach (Valentine's theme optional!)
- Review marketing ROI from January

Week 3 (Feb 15-21):

- Mid-month financial check-in
- Prepare for Q1 tax planning
- Review client acquisition costs
- Evaluate product/service offerings
- Plan March initiatives

Week 4 (Feb 22-28):

- Complete February financial review
- File taxes if possible (early bird!)
- Review Q1 progress (1/3 done!)
- Adjust strategies as needed
- Plan end-of-quarter push

February Success Metric:

QUARTER CLOSE STRONG

Theme: End Q1 strong and plan Q2.

Financial Goals:

- Revenue: \$ _____
- Profit margin: _____%
- Owner's pay: \$ _____

Key Actions:

Week 1 (Mar 1-7):

- [] Monthly bookkeeping and reconciliation
- [] Review February results
- [] Implement third financial system
- [] Review Q1 goal progress
- [] Push for end-of-quarter sales/collections

Week 2 (Mar 8-14):

- [] Complete any remaining tax preparation
- [] File taxes before April 15 deadline
- [] Review all Q1 transactions
- [] Follow up aggressively on receivables
- [] Prepare for Q1 close

Week 3 (Mar 15-21):

- [] Mid-month check-in
- [] Start Q1 comprehensive review
- [] Calculate Q1 KPIs
- [] Assess what worked and what didn't
- [] Begin Q2 planning

Week 4 (Mar 22-31):

- [] Complete Q1 financial close
- [] Run all Q1 reports (P&L, Balance Sheet, Cash Flow)
- [] Compare Q1 actual vs. goals
- [] Conduct Q1 strategic review session
- [] Finalize Q2 plan and goals
- [] Celebrate Q1 wins!

March Success Metric:

REVIEW QUESTIONS

At the end of March, answer these:

Did I hit my Q1 revenue goal?

- Goal: \$_____
- Actual: \$_____
- Variance: _____ (____%)

Did I hit my Q1 profit margin goal?

- Goal: _____%
- Actual: _____%

Did I pay myself consistently?

- Goal: \$_____ total
- Actual: \$_____ total

What were my top 3 wins in Q1?

- 1.
- 2.
- 3.

What were my top 3 challenges?

- 1.
- 2.
- 3.

What systems did I successfully implement?

What do I need to adjust for Q2?

Am I on track for my annual goals?

- Yes, ahead of schedule
- Yes, on track
- Somewhat, need minor adjustments
- No, need significant changes

My Q2 focus will be:



PART 09

RESOURCES AND NEXT STEPS

Helpful Tools & Resources

Accounting Software:

- QuickBooks Online (most popular)
- Xero (great for small businesses)
- FreshBooks (service-based businesses)
- Wave (free option)

Receipt Management:

- Dext (formerly Receipt Bank)
- Hubdoc (owned by Xero)
- Shoeboxed
- Expensify

Invoicing:

- QuickBooks
- FreshBooks
- Wave
- HoneyBook (for creatives)
- Dubsado (for service providers)

Payment Processing:

- Stripe
- Square
- PayPal
- Zelle/Venmo (for small amounts)

Tax Resources:

- IRS.gov - Official tax information
- IRS.gov/businesses/small - Small business tax center
- IRS Free File (if eligible)
- State tax authority websites

Business Education:

- Small Business Administration (SBA.gov)
- SCORE.org (free mentoring)
- Local Small Business Development Centers
- Industry associations

WHEN TO HIRE PROFESSIONAL HELP?

You might need a bookkeeper when:

- You're consistently behind on bookkeeping
- You dread doing the books
- You make costly mistakes
- Your time is better spent on revenue-generating activities
- You're losing sleep over your finances

You need a tax professional when:

- Your business is growing complex
- You have employees
- You have multi-state operations
- You're making over \$100K
- You want strategic tax planning (not just compliance)
- You're being audited

You might need a CFO/financial advisor when:

- You're planning significant growth
- You need funding or investors
- You want strategic financial guidance
- You're making major financial decisions
- Your business is over \$500K-\$1M revenue

RECOMMENDED READING

Books:

- "Profit First" by Mike Michalowicz
- "Simple Numbers, Straight Talk, Big Profits!" by Greg Crabtree
- "Financial Intelligence for Entrepreneurs" by Karen Berman
- "The 1% Rule" by Tommy Baker
- "Atomic Habits" by James Clear (for system building)

Blogs/Websites:

- phoenixroseacct.com/blog
- IRS Small Business Tax Center
- QuickBooks Resource Center
- Bench.co Blog

YOUR NEXT STEPS

This Week:

- Complete Year-End Financial Closing Checklist (Part 1)
- Execute Final Tax Moves (Part 2)
- Finish 2025 Year-End Review (Part 3)

Next Week:

- Set Your 2026 Financial Goals (Part 4)
- Schedule Monthly Reviews for All of 2026 (Part 5)
- Choose Which KPIs You'll Track (Part 6)

Before January 1:

- Set Up Your Financial Systems (Part 7)
- Review Your Q1 Action Plan (Part 8)
- Get organized and ready to hit the ground running!

In January:

- Execute your Q1 plan
- Do your first monthly review
- Implement your first system
- Stay consistent!

NEED PROFESSIONAL SUPPORT?

We're here to help you implement everything in this kit!

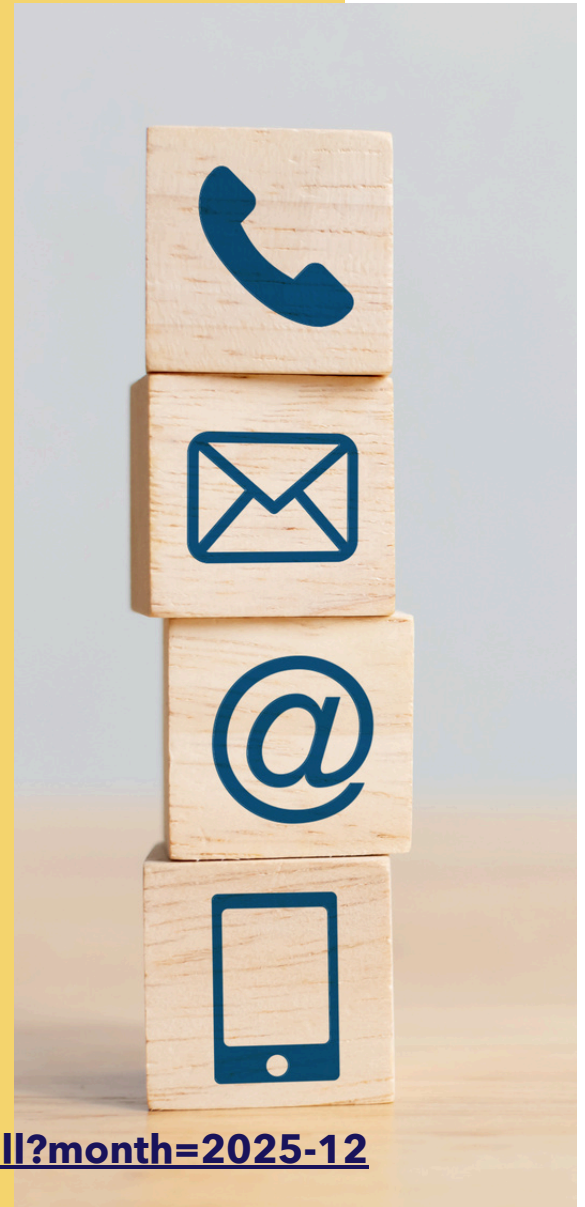
If you're feeling overwhelmed or want professional guidance, we offer:

- ✓ Year-End Bookkeeping Cleanup -
Get caught up before 2026
- ✓ Tax Planning & Preparation -
Maximize savings, minimize stress
- ✓ Monthly Bookkeeping Services -
Stay organized all year
- ✓ Financial Planning & Strategy - CFO-level guidance
- ✓ Quarterly Reviews - Stay on track with your goals

Contact us:

- Email: info@phoenixroseacct.com
- Phone: **470-289-8046**
- Website: <https://phoenixroseacct.com/>
- Schedule a consultation:

<https://calendly.com/raquel-pra/discovery-call?month=2025-12>



We'd love to support you in making 2026 your most financially successful year yet!



ACCOUNTABILITY PARTNER

Who will help keep you accountable in 2026?

Name: _____

How they'll help:

Check-in schedule:

YOUR 2026 COMMITMENT

I commit to:

- Reviewing my finances monthly (at minimum)
- Tracking my key metrics consistently
- Making data-driven decisions
- Building systems that support my success
- Asking for help when I need it
- Celebrating wins along the way
- Learning from challenges without harsh self-judgment
- Finishing 2026 stronger than I started

Signature: _____

Date: _____

FINAL THOUGHTS

Congratulations on investing in your financial success!
By downloading and working through this kit, you're already ahead of most business owners.

Remember:

- Progress over perfection - Don't let perfectionism stop you from starting.
- Systems over motivation - Build systems that work even when you don't feel like it.
- Consistency over intensity - Regular small actions beat occasional big pushes.
- Learning over knowing - You don't need to have all the answers; you just need to be willing to learn.

2026 is yours for the taking. You have the tools. You have the plan. Now you just need to execute.

You've got this! 🎉

Here's to your fresh start and your most successful year yet.

With gratitude and excitement for your success,

Raquel Landy

Phoenix Rose Accounting

P.S. We'd love to hear how this kit helped you! Tag us on social media or send us a note sharing your progress. Your success is our success!

Follow us for ongoing tips and support:

- Instagram: [@phoenix.rose.accounting](#)
- Facebook: [Phoenix Rose Accounting](#)
- LinkedIn: [Phoenix Rose Accounting](#)
- Website: <https://phoenixroseacct.com/>

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