BLACK FRIDAY TO DECEMBER 21

The 25 Days of Bookkeeping

One small task a day, and your books are tax-ready before the holidays.



- [ ] DAY 1 · NOV 27 — Find your keys
- [ ] DAY 2 · NOV 28 — Reconcile your bank accounts
- [ ] DAY 3 · NOV 29 — Reconcile your credit cards
- [ ] DAY 4 · NOV 30 — Clean out the junk drawer
- [ ] DAY 5 · DEC 1 — Untangle personal and business
- [ ] DAY 6 · DEC 2 — Receipt scavenger hunt
- [ ] DAY 7 · DEC 3 — Peek at your P&L
- [ ] DAY 8 · DEC 4 — Chase your unpaid invoices
- [ ] DAY 9 · DEC 5 — Review what you owe
- [ ] DAY 10 · DEC 6 — Square up your payment apps
- [ ] DAY 11 · DEC 7 — The W-9 roundup
- [ ] DAY 12 · DEC 8 — Tally your 1099s
- [ ] DAY 13 · DEC 9 — Payroll check-up
- [ ] DAY 14 · DEC 10 — Cancel the zombie subscriptions
- [ ] DAY 15 · DEC 11 — Finish your mileage log
- [ ] DAY 16 · DEC 12 — Measure your home office
- [ ] DAY 17 · DEC 13 — List your big purchases
- [ ] DAY 18 · DEC 14 — Sort out your loans
- [ ] DAY 19 · DEC 15 — Count your estimated tax payments
- [ ] DAY 20 · DEC 16 — Check your state filings
- [ ] DAY 21 · DEC 17 — Review your balance sheet
- [ ] DAY 22 · DEC 18 — Holiday party and client gifts
- [ ] DAY 23 · DEC 19 — Document your giving
- [ ] DAY 24 · DEC 20 — Wrap up your CPA packet
- [ ] DAY 25 · DEC 21 — Unwrap your free time

THE FULL HOW-TO

Every day's task, explained in plain English, is on the blog at thebikinibookkeeper.com.

KEY DATES FOR TAX YEAR 2026

Dec 31, 2026	Jan 15, 2027	Feb 1, 2027	Mar 15, 2027	Apr 15, 2027
Last day for 2026 transactions	Q4 estimated tax payment	W-2s and 1099-NECs due	S-corp and partnership returns	Individual and C-corp returns

Fell behind? Let's catch up together.
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General bookkeeping guidance, not tax advice. Your CPA gets the final word.

THE FULL CALENDAR

The 25 Days of Bookkeeping

An Advent calendar for business owners who'd like to get through tax season without anyone crying into their eggnog.

Most Advent calendars hand you a chocolate a day. This one hands you a bookkeeping task a day, starting on Black Friday (November 27) and wrapping up on December 21, just in time for you to enjoy the rest of the holidays. It has less sugar but more deductions. Each task takes about 15 to 30 minutes, and by the end your books will be clean enough that your CPA might send *you* a fruit basket.

Think of it like holiday shopping. Nobody enjoys doing all of it on December 24, but a little each day keeps the panic away.

KEY DATES FOR TAX YEAR 2026

Dec 31, 2026	Last day for 2026 transactions (purchases, payments, donations)
Jan 15, 2027	Q4 2026 federal estimated tax payment
Feb 1, 2027	W-2s and 1099-NECs to recipients and the IRS (Jan 31 lands on a Sunday)
Mar 15, 2027	S-corp (Form 1120-S) and partnership (Form 1065) returns
Apr 15, 2027	Individual (Form 1040) and C-corp (Form 1120) returns

Week 1: Unwrapping the Basics

DAY 1 · NOV 27

Find your keys

Do it: While everyone else is chasing doorbusters, make one list of every financial login your business uses: bank accounts, credit cards, payroll, payment apps, and your accounting software. Download every statement available so far this year.

Why it matters: Every other day on this calendar depends on having these statements in hand. It's like finding the tape and scissors before you start wrapping.

DAY 2 · NOV 28

Reconcile your bank accounts

Do it: Match every transaction in your books to your bank statements through your most recent statement (October for most people). The ending balance in your books should equal the statement.

Why it matters: Reconciliation is the foundation of clean books. If your bank and your books disagree, nothing built on top of them will be accurate. November and December get reconciled in January once those statements arrive.

DAY 3 · NOV 29

Reconcile your credit cards

Do it: Repeat yesterday's task for every business credit card, including that store card you opened for the 10% discount and forgot about.

Why it matters: Credit card charges are where deductions hide, and they're also where personal purchases sneak in.

DAY 4 · NOV 30

Clean out the junk drawer

Do it: Open your “Uncategorized” and “Ask My Accountant” accounts and give every transaction a real home.

Why it matters: Uncategorized money can't be deducted, and your CPA bills by the hour to play detective.

DAY 5 · DEC 1

Untangle personal and business

Do it: Find personal charges on business accounts (and business charges on personal ones). Record them as owner draws or owner contributions instead of business expenses.

Why it matters: Mixed-up personal and business money is like a box of tangled Christmas lights. It's easy to create and miserable to undo, especially if the IRS ever asks questions.

DAY 6 · DEC 2

Receipt scavenger hunt

Do it: Track down receipts for your bigger purchases, travel, and meals. Snap photos and attach them to the transactions. For meals, jot down who you met with and the business purpose.

Why it matters: The IRS doesn't accept “trust me” as documentation.

DAY 7 · DEC 3

Peek at your P&L

Do it: Run a year-to-date Profit & Loss report and give it the smell test. Does anything look too high, too low, or completely missing compared to last year?

Why it matters: A quick review now catches surprises while there's still time to fix them. Odd numbers usually point to a miscategorized transaction or a missing month.

Week 2: Making a List and Checking It Twice

DAY 8 · DEC 4

Chase your unpaid invoices

Do it: Pull your Accounts Receivable aging report and send friendly reminders on anything overdue, before everyone disappears for the holidays.

Why it matters: Money in January is nice, but money in December is better. If an invoice is truly uncollectible, ask your CPA whether it can be written off, since that depends on your accounting method.

DAY 9 · DEC 5

Review what you owe

Do it: Pull your Accounts Payable report and make sure every bill is recorded and current.

Why it matters: For cash-basis businesses, paying certain bills before December 31 can shift the deduction into 2026. Ask your CPA before you go on a bill-paying spree.

DAY 10 · DEC 6

Square up your payment apps

Do it: For Stripe, Square, PayPal, Venmo Business, and similar platforms, record your gross sales and the processing fees separately rather than only the net deposit.

Why it matters: Those fees are deductible, and your reported income should match the gross amount. Platforms send a 1099-K once you pass $20,000 and 200 transactions, but the income is taxable whether or not a form shows up.

DAY 11 · DEC 7

The W-9 roundup

Do it: Make your list of every contractor, freelancer, and vendor you paid this year, then check it twice. Request a W-9 from anyone you don't already have one for.

Why it matters: Chasing a W-9 on January 29 is a special kind of misery. Contractors answer emails much faster before the holidays.

DAY 12 · DEC 8

Tally your 1099s

Do it: Total what you paid each contractor in 2026. Anyone you paid $2,000 or more for services gets a 1099-NEC, due February 1, 2027.

Why it matters: The threshold jumped from $600 to $2,000 for 2026 payments, so last year's list may be shorter this year. Payments you made by credit card or through a payment app are generally reported by the platform, not by you.

DAY 13 · DEC 9

Payroll check-up

Do it: Confirm employee names, addresses, and Social Security numbers are correct. Record any year-end bonuses and check your payroll provider's year-end cutoff date.

Why it matters: W-2 corrections are a headache. S-corp owners should also confirm with their CPA that they've paid themselves a reasonable salary and that any health insurance the company paid for them lands on their W-2.

DAY 14 · DEC 10

Cancel the zombie subscriptions

Do it: Scroll through your recurring charges and cancel the software, memberships, and services you no longer use.

Why it matters: That app you signed up for in March and opened twice is still quietly charging you every month. Canceling it is an early gift to your 2027 budget.

Week 3: Stocking Stuffers for Your Deductions

DAY 15 · DEC 11

Finish your mileage log

Do it: Make sure your log shows the date, destination, business purpose, and miles for each trip. Then split your 2026 miles into two buckets.

Why it matters: The IRS raised the business rate mid-year. Miles driven January 1 through June 30 are worth 72.5 cents each, and miles from July 1 through December 31 are worth 76 cents.

DAY 16 · DEC 12

Measure your home office

Do it: If you work from home, measure the square footage of the space you use regularly and exclusively for business.

Why it matters: The IRS simplified method is $5 per square foot, up to 300 square feet. “Exclusively” means the guest room that doubles as gift-wrapping headquarters probably doesn't count.

DAY 17 · DEC 13

List your big purchases

Do it: Make a list of equipment, furniture, computers, and vehicles you bought this year, with the date, cost, and description of each.

Why it matters: Your CPA needs this to decide how to deduct them. Many small businesses can expense items of $2,500 or less per invoice or item under the de minimis safe harbor election. Please don't buy a truck in December solely for the deduction without talking to your CPA first.

DAY 18 · DEC 14

Sort out your loans

Do it: Get year-end statements for business loans and lines of credit. Make sure each payment is split between principal and interest in your books.

Why it matters: Interest is generally deductible, but principal isn't. Recording the whole payment as an expense overstates your deductions.

DAY 19 · DEC 15

Count your estimated tax payments

Do it: Total the federal estimated payments you made in 2026, save the confirmations, and put January 15, 2027 on your calendar for the Q4 payment.

Why it matters: Your CPA needs exact amounts and dates. Florida bonus: there's no state personal income tax, so there's only one estimate to worry about.

DAY 20 · DEC 16

Check your state filings

Do it: If you collect Florida sales tax or have employees, confirm your sales tax and reemployment tax filings are current and match your books.

Why it matters: State penalties stack up quietly, and catching a missed return now is far cheaper than catching it in March.

DAY 21 · DEC 17

Review your balance sheet

Do it: Run a balance sheet and look for anything strange: negative bank balances, loans that should be paid off, or owner equity that doesn't make sense. Total your owner draws and contributions for the year.

Why it matters: The P&L gets all the attention, but the balance sheet is where errors like to hide. A few minutes of review now can save hours of cleanup in March.

Week 4: Wrapping It Up

DAY 22 · DEC 18

Holiday party and client gifts

Do it: Save receipts and a guest list for your company holiday party, and record client gifts with who received what.

Why it matters: A holiday party for your employees is generally fully deductible, while regular business meals are only 50% deductible. Business gifts are capped at $25 per recipient per year, so that $150 gift basket gets you a $25 deduction.

DAY 23 · DEC 19

Document your giving

Do it: Record any charitable donations your business made and collect acknowledgment letters for any single gift of $250 or more.

Why it matters: For sole proprietors, S-corps, and partnerships, donations usually pass through to the owners' personal returns rather than counting as a business expense. Your CPA will sort out where they land, as long as you have the paperwork.

DAY 24 · DEC 20

Wrap up your CPA packet

Do it: Gather your year-to-date P&L and balance sheet, bank, credit card, and loan statements, your 1099 contractor list, mileage log, purchase list, and estimated tax records. Book your CPA appointment now.

Why it matters: CPA calendars fill up fast in January. Showing up with an organized packet is the best gift you can give your tax preparer (and your wallet).

DAY 25 · DEC 21

Unwrap your free time

Do it: Close the laptop. Your books are in better shape than most businesses' will be in March.

Why it matters: You've earned the rest of the holiday season. Two reminders for later: December 31 is the last day for any 2026 transactions, and your November and December reconciliations happen in early January. Fun fact: December 21 is the winter solstice, so the days only get brighter from here.

Fell behind a few days?

That's what we're here for. Book a discovery call with The Bikini Bookkeeper at thebikinibookkeeper.com, call 941-840-0439, or email jeanne@thebikinibookkeeper.com.

SOURCES

Standard mileage rates: irs.gov/tax-professionals/standard-mileage-rates
Instructions for Forms 1099-MISC and 1099-NEC: irs.gov/instructions/i1099mec
Estimated taxes: irs.gov/businesses/small-businesses-self-employed/estimated-taxes
Simplified option for home office deduction: irs.gov/businesses/small-businesses-self-employed/simplified-option-for-home-office-deduction
Tangible property regulations (de minimis safe harbor): irs.gov/businesses/small-businesses-self-employed/tangible-property-final-regulations
Publication 463: Travel, gift, and car expenses: irs.gov/publications/p463
Publication 1771: Charitable contributions: irs.gov/pub/irs-pdf/p1771.pdf

This calendar is general bookkeeping guidance, not tax advice. Your CPA always gets the final word.