For W-2 Employees & Families

# PAYCHECK & BENEFITS RESET Guide

## 1. CHECK YOUR FIRST PAY STUB

**Don't let a payroll glitch haunt you all year.**

- [ ] Verify your gross salary is correct.
- [ ] Check that 401(k) or 403(b) contributions were deducted correctly.
- [ ] Confirm health insurance premiums match open enrollment selection.
- [ ] Ensure your home address is correct (especially if you moved).
- [ ] Save a PDF copy of this first stub for your records.

## 2. TUNE UP YOUR W-4 WITHHOLDING

**Avoid giving the IRS an interest-free loan.**

- [ ] Did you get a huge refund last year? Consider lowering withholding.
- [ ] Did you owe money? Increase withholding to cover the gap.
- [ ] Add any "extra withholding" amounts if you have side income.
- [ ] Update your W-4 if you got married or had a child in 2025.
- [ ] Submit the new form to your HR department immediately.

## 3. REFRESH HSA & FSA ELECTIONS

**These are the best tax shelters you have.**

- [ ] Confirm your full 2026 HSA contribution limit.
- [ ] Set up automatic payroll deductions to max it out if possible.
- [ ] Check your FSA balance. Ensure it reset to $0 (or the rollover amount).
- [ ] Save your new benefits card in your digital wallet.
- [ ] Start a digital folder for 2026 medical receipts.



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## 4. DEPENDENT CARE & COMMUTER REVIEW

**Don't leave free money on the table.**

- [ ] Re-verify your Dependent Care FSA deduction amount.
- [ ] Confirm your daycare provider’s tax ID (EIN) is on file.
- [ ] Review your commuter benefits if your office schedule changed.
- [ ] Update your transit pass autoloads.
- [ ] Keep a log of days worked from the office if required for benefits.

## 5. HOUSEHOLD FILING PREP

**Get ready for the April deadline now.**

- [ ] Watch the mail for Forms W-2 (arriving late January).
- [ ] Look for Form 1095 (Health Coverage) if applicable.
- [ ] Gather daycare payment totals from 2025 for the Child Care Credit.
- [ ] Locate the Social Security cards for any babies born in 2025.
- [ ] Create a specific physical place for all incoming tax mail.

## 6. EARLY-YEAR CHARITABLE PLANNING

**Strategy beats scrambling in December.**

- [ ] Review your monthly recurring donations.
- [ ] Save the "thank you" letters from any January gifts.
- [ ] Check if your company offers donation matching for the new year.
- [ ] Decide if you will bunch donations this year to itemize.
- [ ] Set a reminder to log volunteer miles (14 cents per mile).


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