

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.

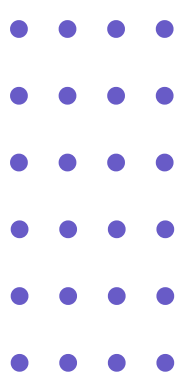
- ☐ Confirm your full 2026 HSA contribution limit.
 - ☐ Set up automatic payroll deductions to max it out if possible.
 - ☐ Check your FSA balance. Ensure it reset to \$0 (or the rollover amount).
 - ☐ Save your new benefits card in your digital wallet.
 - ☐ Start a digital folder for 2026 medical receipts.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