



Sample Business Tax Plan, Fall 2026

Illustration only. Made-up numbers for a landscaping company with one owner, taxed as an S corporation.

Projected 2026 profit: \$210,000. Owner salary today: \$45,000.

Move	Estimated effect	Deadline	Who
Buy the trailer and second mower the business needs (\$28,000), in service by December 15	About \$6,200 less federal tax at a 22 percent bracket	Delivered by Dec 15	Owner
Raise owner salary from \$45,000 to \$70,000 through December payroll	Supports reasonable pay; adds about \$3,800 of payroll tax	Last December payroll	Payroll provider
Compare a SEP IRA and a 401(k), including the cost of covering the crew	Priced in November	Plan choice by Dec 31	Zero Tax
Add \$8,000 of federal withholding to the December paycheck	Covers the safe harbor; no underpayment penalty	Last December payroll	Payroll provider
Collect W-9s from 4 subcontractors paid \$2,000 or more	1099-NECs filed on time	W-9s now; 1099s by Feb 1, 2027	Bookkeeper
List \$85,000 of equipment for the county tangible property return	First \$25,000 exempt	April 1, 2027	Zero Tax

Six lines. Each one has a number and a date. That is what makes it a plan and not a list of ideas.

Greg Neilsen, JD, LLM (Master of Laws in Taxation), reviews our tax guides. Educational only, not tax advice for your situation. Zero Tax | (813) 473-2052 | zerotax.pro