Know what you have set up

Keep a short business file so you can ask useful questions before a deadline or a change.

LLC and S corporation describe different things

An LLC is formed under state law. S corporation status is a federal tax election available to eligible businesses, including some LLCs. You can have an LLC taxed as an S corporation. Ask a CPA and attorney which setup fits your ownership, work and obligations; do not choose from a social-media tip alone.

Know whom to ask

- Bookkeeper: agree on transaction recording, receipt organization, reconciliation and a monthly report.
- CPA or other qualified tax professional: discuss tax treatment, estimated payments, payroll and filing responsibilities.
- Attorney: discuss entity formation, ownership agreements and legal obligations. Confirm insurance-agency licensing requirements separately with your state regulator.

Bring this to the conversation

- Formation documents, tax-election confirmations and the last filed returns, if any.
- A list of business accounts, income sources and expenses, held in your approved private system.
- Questions about who prepares each filing, who pays it and how completion is confirmed.

Start a simple weekly habit

Use the SII bookkeeping template to record cash activity and receipt references. Reconcile to source records; ask your bookkeeper which categories to use. Net cash is not the same as taxable profit.

One next step

Question for my professional: _____

Who I will ask / date: _____

Source (checked 21 Sept 2026): IRS Publication 3402: Taxation of LLCs
https://www.irs.gov/publications/p3402

General information for planning, not legal, tax or accounting advice. Speak to a CPA or attorney about your situation.

Put the right dates on your calendar

These are the standard federal estimated income-tax payment dates for calendar-year individuals for tax year 2026. They are payment dates, not a universal schedule of quarterly tax-return filings.

2026 estimated-payment reminders

- January 1-March 31 income period: April 15, 2026.
- April 1-May 31 income period: June 15, 2026.
- June 1-August 31 income period: September 15, 2026.
- September 1-December 31 income period: January 15, 2027.

Ask before using these dates

Confirm whether you owe estimated payments and how much. State, entity, payroll, fiscal-year and disaster-relief rules may differ. Income changes can affect the calculation. If a date has passed, contact your tax professional now. Recheck the IRS calendar for each new tax year.

Your reminder should name an owner

Tax or filing / period: _____

Confirmed deadline / source: _____

Preparer / person paying / reminder date: _____

Private location of payment confirmation: _____

Keep the work manageable

Set a regular time for receipts and bookkeeping, then a separate review with your professional. Keep completed financial records out of group posts, shared templates and public AI prompts.

Coming from Bloom

Sprouts CRM is coming from Bloom. Details will be shared when ready; it has not launched. Keep your bookkeeping and tax work with the appropriate professionals.

Source (checked 21 Sept 2026): IRS Publication 505: 2026 estimated tax
https://www.irs.gov/publications/p505

Source (checked 21 Sept 2026): IRS Publication 509: Tax calendars
https://www.irs.gov/publications/p509

General information for planning, not legal, tax or accounting advice. Speak to a CPA or attorney about your situation.