Year-End AI Planning Checklist

Printable Resource Book for CPA/EA Firms

Purpose: A clean, repeatable year-end workflow your team can run fast: finalize bonuses/withholdings, harvest gains/losses, lock §179/bonus with placed-in-service proof, capture energy credits, and close out documentation before Dec 31 and Jan 15.

Covers: QBI-aware payroll/bonuses, penalty minimization (withholding vs Jan 15 estimate), capital gains/loss harvest with wash-sale checks, §179/bonus elections + evidence, energy credits, charitable bunching/DAFs, client memo & approvals, and the year-end calendar.

Table of Contents

1) Quick Checklist (One Page)

Owner: ___________________ Reviewer: ___________________ Date: ___________

2) Data Refresh Sheet

Client: ___________________________ Entity: __________ States: _____________________

Financials (YTD): Revenue ______ Net income ______ Payroll W-2 to date ______ Withholdings ______ Estimates paid ______

Investments / Equity Comp: Realized gains ______ Losses ______ Open lots uploaded? ☐ Yes ☐ No RSU/ISO/NSO calendar attached? ☐ Yes ☐ No

Assets / Upgrades (installed by Dec 31?): List items + install dates

____

Donations: Cash $_____ Appreciated assets: CUSIPs/lots __________________ DAF? ☐ Yes ☐ No

Notes:
____

3) Payroll, Bonus & Withholding Planner (QBI + Penalties)

Steps:

- Target taxable income for §199A: $________ Reasonable comp position noted? ☐ Yes ☐ No
- Bonus options tested: $_____ / $_____ / $_____ Selected: $_____
- Withholding vs **Jan 15** estimate comparison completed? ☐ Yes ☐ No Cheaper path: ☐ Withholding ☐ Estimate

Deliverables: Payroll instruction, withholding change order or estimate vouchers, QBI guardrails memo.

Paste-ready prompts:

- Optimize year-end bonus to stay within QBI thresholds; show payroll tax, 199A impact, and audit notes; draft HR instruction.
- Compare late-year W-2 withholding vs Jan 15 estimate; quantify penalties/interest and output required amounts with due dates.

4) Capital Gains/Loss Harvest Planner (NIIT/AMT)

Steps:

- Loss goal: $________ Replacement ETFs/funds listed? ☐ Yes ☐ No
- Wash-sale windows reviewed across **all accounts (incl. spouse/retirement)**? ☐ Yes ☐ No
- RSU/ISO/NSO events coordinated with trades? ☐ Yes ☐ No NIIT target: $________ AMT check done? ☐ Yes ☐ No

Deliverables: Harvest trade list, replacement list, broker/trader email, NIIT/AMT threshold sheet.

Paste-ready prompts:

- Identify loss lots up to $__; propose non-identical replacements; flag wash-sale conflicts and dates across all accounts.

- Simulate RSU/ISO events and NIIT/AMT impact; recommend trade sequence and timing.

5) §179 / Bonus & Placed-in-Service Evidence Planner

Steps:

- Asset list complete? ☐ Yes ☐ No State conformity checked? ☐ Yes ☐ No
- Recommended elections: ____________________________ Five-year cash-flow prepared? ☐ Yes ☐ No
- Evidence pack issued and collected: ☐ Invoices ☐ Install logs ☐ Photos ☐ Acceptance docs Date complete: ______

Deliverables: §179/bonus decision memo, evidence pack, vendor/installer confirmations.

Paste-ready prompts:

- Evaluate §179 vs bonus for the assets; include federal/state conformity, phase-outs, and 5-year cash flow; recommend elections.
- Create a placed-in-service evidence pack template and vendor schedule to ensure Dec 31 readiness.

6) Energy Credits & Certifications Sheet

Steps:

- Upgrades reviewed (HVAC/solar/EV-charger, etc.)? ☐ Yes ☐ No Specs/certifications on file? ☐ Yes ☐ No
- Estimated credits (federal/state): $________ Forms noted: __________ Interaction caps considered? ☐ Yes ☐ No

Deliverables: Eligibility matrix, credit calculation sheet, installer documentation request.

Paste-ready prompts:

- Screen upgrades for eligibility; compute credits, caps, and interactions; list required certifications and forms.
- Draft installer/vendor request list for proofs and certifications before Dec 31.

7) Charitable Bunching & Donor-Advised Fund Planner

Steps:

- Standard vs itemized comparison complete? ☐ Yes ☐ No Bunch this year? ☐ Yes ☐ No
- Appreciated assets identified and matched to DAF/charity? ☐ Yes ☐ No Transfer instructions prepared? ☐ Yes ☐ No
- Acknowledgment/substantiation checklist ready? ☐ Yes ☐ No

Deliverables: Bunching analysis, DAF recommendation, custodian letter, acknowledgment checklist.

Paste-ready prompts:

- Model standard vs itemized with bunching; include DAF option and cash-flow impact; recommend donation amount and timing.
- Prepare appreciated-securities donation instructions (CUSIPs/lot IDs) and acknowledgment requirements.

8) Client Memo & Approval Pack

Memo includes: Purpose, assumptions, side-by-side scenarios with citations, recommended actions, deadlines, and responsibilities.

Approvals

- Client approval received? ☐ Yes ☐ No Date: ______ Method: ☐ e-sign ☐ email
- Partner review complete? ☐ Yes ☐ No Reviewer: __________ Date: ______

Export

- Workpaper bundle (indexed PDF + zip) generated? ☐ Yes ☐ No
- Retention tag applied? ☐ Yes ☐ No Access report filed? ☐ Yes ☐ No

9) Calendar & Task Map

Key dates

- **Dec 31** — Bonuses/withholding changes; trades; placed-in-service proof; donations/DAFs; energy credit documentation
- **Jan 15** — Final estimated payment (prior year)

Task map (who / what / when)

Task	Owner	Due date	Status
Bonus/QBI decision & payroll instruction			
Withholding vs Jan 15 estimate decision			
Harvest trade execution & confirmations			
§179/bonus evidence collection			
Energy credit documentation			
DAF/appreciated asset transfer			
Client memo sign-off			
Workpaper export & archive			

Print Tips

- Print single-sided for writing space; use heavier stock for the Quick Checklist.
- Keep a digital copy to update numbers; re-print the Quick Checklist as needed.

Note: This packet aligns with CPA Pilot's year-end templates and workpaper export; it also works as a standalone checklist if you prefer manual prep.