Employer payroll file: hire, pay run, year end

Work through it in three passes: once per hire, once per pay run or quarter, once at year end. Note the date filed next to each return.

Client or engagement

New hire file (per employee)

- [ ] Form W-4, signed
  Effective with the first paycheck; a new one when the employee updates it
- [ ] Form I-9 and the identity and work papers seen
  Edition 01/20/25 (or 08/01/23 expiring 05/31/2027), kept on file, not mailed
- [ ] Social security card or verified SSN
  Name and number exactly as on the card
- [ ] State withholding certificate and new hire report
  Only where your state requires them
- [ ] Direct deposit form and voided check
  Or a bank letter with routing and account numbers

Contractors (per vendor)

- [ ] Form W-9, signed
  Collected before the first payment
- [ ] Signed contract or statement of work
  Shows the work is done as a contractor, not an employee
- [ ] Total paid in the calendar year
  $2,000 or more in 2026 triggers Form 1099-NEC

Each pay run and quarter

- [ ] Payroll register for each pay date
  Hours, gross pay, deductions, each tax withheld
- [ ] Time records, with overtime hours split out
  Backs up the overtime figure for the W-2
- [ ] Employee tip reports
  Monthly reports from tipped staff; Form 8027 for large food and drink sites
- [ ] EFTPS deposit confirmations
  Monthly or semiweekly, as the lookback period sets
- [ ] Form 941 as filed, each quarter
  Or Form 944 if the IRS told you in writing; Form 943 for farm workers

- [ ] State withholding and unemployment wage reports
  Your state sets the forms and due dates
- [ ] Sample pay stubs
  Checks that withholding matches the register

Year end and corrections

- [ ] Forms W-2 for every employee and Form W-3
  With the new box 12 codes TP, TT, TA and box 14b for 2026
- [ ] Form 940 for FUTA
  With the FUTA deposits made during the year
- [ ] Forms 1099-NEC and the transmittal
  One per contractor paid $2,000+ in 2026 ($600+ for 2025 payments still owed)
- [ ] Benefit totals for the W-2
  Health premiums, HSA and 401(k) amounts from the plan reports
- [ ] Form 8655 and the payroll service’s quarterly reports
  If an outside company files for you
- [ ] Forms 941-X, W-2c and W-3c
  Only if a filed form had an error