

Church Treasurer Year-End Checklist

Close out the year with confidence — check off each task, note who did it, and keep this page with your year-end records.

Year-end is more than balancing accounts. It's when you confirm every gift was recorded, every fund balance is right, and leadership has the reports it needs to plan. Work through these nine areas in order; most small churches can finish in a few evenings if the books have been kept up during the year.

Key dates to watch

Dec 31	Last day for gifts to count for this tax year. Mailed checks count on the postmark date.
Jan 31	W-2s to employees and the Social Security Administration; 1099-NEC forms to qualifying non-employees (e.g., contractors, guest speakers) and the IRS; fourth-quarter Form 941 if the church has employees.
Jan 31	Common target for mailing contribution statements, so donors have them before filing taxes.

Deadlines and thresholds can change. Confirm current requirements with IRS guidance or your tax professional.

1. Review Donation Records

Task	Done by	Date
☐ Verify all donations have been entered correctly		
☐ Reconcile online giving with cash and check deposits		
☐ Review donor names and mailing addresses		
☐ Confirm designated fund allocations		
☐ Double-check year-end contribution totals for each donor		
☐ Correct duplicate or missing entries		
☐ Prepare contribution statements for donors		

2. Reconcile Bank Accounts

Task	Done by	Date
☐ Match all transactions against December bank statements		
☐ Verify deposits and electronic transfers		
☐ Review checks that have not cleared (void old ones if needed)		
☐ Investigate and resolve any discrepancies		
☐ Confirm ending balances for every account		
☐ Reconcile savings and designated fund accounts		

3. Review Church Expenses

Task	Done by	Date
☐ Confirm all receipts and invoices are organized		
☐ Verify ministry expenses are categorized correctly		
☐ Review staff reimbursements		
☐ Confirm restricted fund spending followed donor intent		
☐ Identify unusual or duplicate expenses		
☐ Review recurring subscriptions and software costs		

4. Review Fund Balances

Task	Done by	Date
☐ Verify each designated fund balance		
☐ Confirm restricted donations were used appropriately		
☐ Review ministry-specific fund activity		
☐ Check missions and outreach accounts		
☐ Make sure fund balances match your accounting reports		
☐ Document any special fund restrictions		

5. Prepare Reports for Leadership

Task	Done by	Date
☐ Income and expense report (full year)		
☐ Fund balance report		
☐ Budget vs. actual report		
☐ Donation summary		
☐ Year-end financial overview / balance sheet		
☐ Ministry spending reports		

6. Review the Budget

Task	Done by	Date
☐ Compare actual spending against the budget		
☐ Identify over-budget categories and why		
☐ Review giving trends		
☐ Evaluate ministry funding needs for next year		
☐ Plan for upcoming repairs or projects		

7. Organize Financial Documents

Task	Done by	Date
☐ Store bank statements securely		
☐ Archive contribution reports		
☐ Organize receipts and invoices		
☐ Save payroll documentation		
☐ Keep digital and printed copies where appropriate		

8. Back Up Accounting Data

Task	Done by	Date
☐ Create a full backup of accounting files		
☐ Verify the backup opens correctly		
☐ Store a copy off-site (external drive or cloud storage)		
☐ Test that a backup can be restored		
☐ Update passwords and review who has access		

9. Prepare for the New Year

Task	Done by	Date
☐ Set up next year's budget in your accounting software		
☐ Review staff, pay, or ministry changes		
☐ Update accounting software if needed		
☐ Review recurring expenses		
☐ Set the monthly reporting schedule		
☐ Prepare annual business / finance meeting materials		

Year-end review sign-off

Treasurer	Signature	Date
Reviewed by (finance committee / pastor)	Signature	Date

Make next year-end the easy one

ChurchBooks3 is church accounting software built for small churches and volunteer treasurers. Contribution statements, fund balances, budget-vs-actual, and year-end reports are each a click away. Desktop and Online versions available.

Start your free 30-day trial at churchbooks3.com →