

Heartland Payroll

Client Year-end Guide 2024-2025

Revised 11/8/24



Heartland Payroll

Client Year-end Guide 2024-2025


This guide is designed with you in mind, bringing together important information and dates to be aware of at this busy time of year.

Year-end Resources when you need them: See the [Year-end section](#) on the Help Center!

[Click here for the most recent version;](#) the revision date is on the cover page, making it easy to verify that you are referencing the newest guide. It will be updated as government agencies supply info for the new year.

Thank you!

Client Year-end Guide | Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 Check Stock Supply Discounts Begin!	2	3	4	5
6	7	8	9	10	11	12
13	14 Fed Bank Holiday Banks Closed for Columbus Day	15	16	17	18	19
20	21 Set Up Online Client Access	22	23	24	25 Employee Emails for W-2 & Pay Stub Access*	26
27	28 Verify Employee Info for Year-end	29	30 Send Employee Year-end Checklist to staff	31 	* Employee Emails: provide them for W-2 & Pay Stub Access through our free Employee Self-Service feature!	

 **Your Action Items:**

Verify Employee Info Check to ensure all (active & terminated) employee social security numbers and addresses are accurate to prepare for Year-end tax filing. See [checklist on the Help Center](#).

Employee Self-Service Did you know that we provide a free service where your employees can access their pay stubs and W-2s from a smartphone or a computer 24/7?

Reach out to your Payroll Support Team to take advantage of this time-saving feature; all you need to do is provide employee email addresses. [Click here for more info](#) or see the [client guide](#).

[Click here](#) for the Employee Self-Service Guide for your staff.

Online Client Access If you have not already, work with your Payroll Support Team to set up access to your payroll account online so you can easily review employee info and access all Year-end reports as they become available.

 **Need to Know:**

Check Stock Supply Discount

Take advantage of discounted check stock and envelopes to better prepare for the inevitable storms of winter.

Having check stock on hand allows you to print checks at your business location and will ensure your folks can get paid on time, no matter the weather or holiday delivery circumstances!

Order [here](#) or under the Links section after logging into your account!

 **Year-end Resources: [Click here](#)**

Employee Year-end Checklist: for employees to verify info is accurate



Employer Year-end Checklist: verify important info, wage reporting

Bonus Payroll Form: complete to report bonus checks

Fringe Benefits Form: complete to report fringe benefits on the W-2

Payroll Calendar: Important dates for next year

Client Year-end Guide | Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>*FUTA Credit Reduction: Credit may be reduced due to a state’s unemployment loan not being repaid timely; employers in those states will owe additional liability. Heartland will begin debiting on payrolls processed after 11/15/24. (May apply to CA, CT, & NY.)</p>					<p>1 Check Stock Discount continues!</p>	2
3	4	5	6	7	8	9
<p>10 *FUTA Credit Reduction states confirmed by DOL</p>	<p> 11 Fed Holiday: Banks closed for Veterans Day</p>	12	13	14	15	<p>16 *FUTA Credit Reduction collection begins</p>
17	<p>18 Begin running payroll 1-2 Bus. Day(s) Early</p>	19	20	21	<p>22 Verify Employee Info for Year-end Filing</p>	23
24	<p>25 Reminder: Report Fringe Benefits & Misc Payments</p>	26	27	<p> 28 Holiday: Heartland & Banks Closed</p>	29	30

Your Action Items:

Verify Employee Info Check to ensure all (active & terminated) employee social security numbers and addresses are accurate to prepare for Year-end tax filing. See [checklist on the Help Center](#).

Fringe Benefits Begin reporting fringe benefits and other miscellaneous payments to ensure accurate tax reporting.

Holiday Season: Shipping & Delivery Expectations

Please be aware that unexpected winter storms, increased volume on the shipping industry, etc., could result in package delays.

Begin Processing Payroll 1-2 Days Early

We encourage processing payroll 1-2 day(s) early, or 3-4 business days before your check date during November, December, and January, to allow extra time to offset any potential shipping delays.

Potential Need to Wire Funds Running a large payroll due to Year-end? You may have to wire, but no worries, we provide [instructions!](#)

ACA Deadlines Begin to gather information needed for reporting.

Need to Know:

Veterans Day: Monday, 11/11 is a Federal Banking Holiday

Banking impact: Banks are closed, which could delay direct deposits posting to employees' accounts.

Thanksgiving Day: Thursday, 11/28 is a Federal Banking Holiday

Banking impact: Banks are closed, direct deposits may not post timely for check dates of 11/28. Shipping impact: No pickups or deliveries.

FUTA Credit Reduction (TBD, may apply to CA, CT, & NY): All employers in a credit reduction state will have to pay an additional 0.6% (on the first \$7,000 in wages per employee) as those states owe money to the Federal Unemployment program. Heartland will begin collecting the additional liability with the first payroll processed after **11/15/24**.

Year-end Resources: [Click here](#)

Employee Year-end Checklist: for employees to verify info is accurate

Employer Year-end Checklist: verify important info, wage reporting

Bonus Payroll Form: complete to report bonus checks

Fringe Benefits Form: complete to report fringe benefits on the W-2

Payroll Calendar: Important dates for next year

Client Year-end Guide | Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 W-2/1099 Charges Begin Billing	2	3	4	5	6 Check Stock Discounts Continue!	7
8	9 Set Up Online Client Access	10	11	12	13 *Employee Emails for W-2 & Pay Stub Access	14
15	16	17	18	19	20	21
22	23 Final Notice: Verify all Employee Information	24 Couriers may have early pickups	 25 Holiday: Heartland & Banks Closed	26	27 Recommended Last Day to Run 2024 Payroll	28
29	30	31	*Employee Emails: provide them for W-2 & Pay Stub Access through our free Employee Self-Service feature!			

Your Action Items:

Final Check!

Verify Employee Info Check to ensure all (active & terminated) social security numbers and addresses are accurate to prepare for Year-end tax filing. [Click here for the checklist!](#)

Employee Self-Service We provide a free service where your employees can access their pay stubs and W-2s 24/7.

Reach out to your Payroll Support Team to take advantage of this time-saving feature; all you need is employees' business or personal email addresses. [Click here for more info](#) or here for the [client guide](#).

[Click here](#) for the Employee Self-Service Guide for your staff.

Online Client Access If you have not already, work with your Payroll Support Team to get set up; easily review employee info and access all Year-end Reports. You can print copies of W-2s for your employees as needed, which saves time and money!

ACA Validation opens on 1/7/25. Validation is due by 2/26/25 for timely filing. [Click here for Important ACA Dates](#)

Need to Know:

Please submit your 2024 payrolls as soon as possible!

Payrolls processed after **12/27/24** could incur premium processing fees. Payrolls processed after **1/2/25** are subject to a **\$250 adjustment fee**.

W-2/1099 Charges will be billed as a separate line item on your payroll invoice with your first payroll dated in December.

Banks & Heartland Closed on Wednesday, 12/25 (Christmas) and Wednesday, 1/1 (New Year's Day).

Year-end Resources: [Click here](#)

Employee Year-end Checklist: for employees to verify info is accurate

Employer Year-end Checklist: verify important info, wage reporting

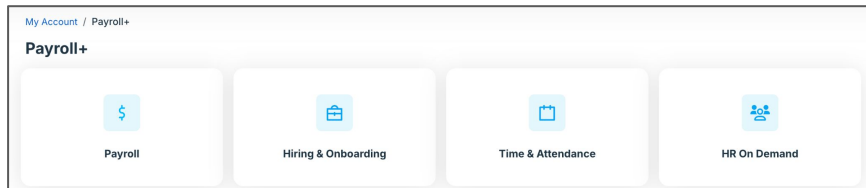
Bonus Payroll Form: complete to report bonus checks

Fringe Benefits Form: complete to report fringe benefits on the W-2

Payroll Calendar: Important dates for next year

✔ Payroll just got easier! Available 24/7!

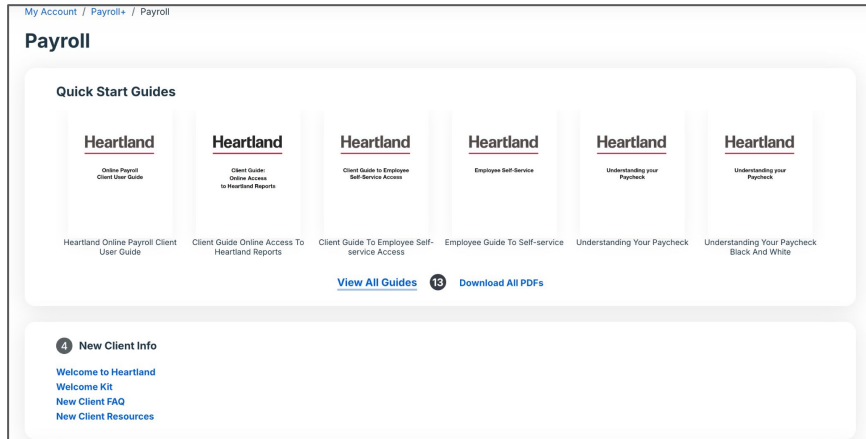
Heartland Help Center Has guides, articles, videos, forms, and many additional resources at your fingertips.



🔍 Your Heartland Help Center

[Heartland Payroll + Help Center](#)

[Heartland All Products: Help Center](#)



📎 Popular resources

- [Year-end Info](#)
- [Online Payroll Client User Guide](#)
- [Client Guide to Employee Self-Service Access](#)
- [Employee Guide to Self-Service \(for employees\)](#)
- [Payroll Forms](#)

Heartland Payroll

Client **New Year**

Guide 2025



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>*3PSP Deadline: Clients have through 1/15/25 to report third-party sick pay. An absolution letter will be required and a \$250 fee applied for amounts reported after 1/15/25.</p>			<p>1 Holiday: Heartland & Banks Closed</p>	2	3	4
5	<p>6 W-2s & 1099s begin to be available online to clients & employees</p>	7	8	<p>9 Last day to run 2024 Payroll without amended returns</p>	<p>10 Any 2024 changes require a W-2c or corrected 1099</p>	11
12	13	14	<p>15 3PSP Deadline*</p>	16	17	18
<p>19 Client Tax Packages are available online</p>	<p>20 Fed Bank Holiday: Banks Closed for MLK Day</p>	21	22	23	<p>24 W-2/1099 packages ship by 1/24/25</p>	25
26	27	28	29	30	<p>31 W-2s & 1099s: postmark by 1/31</p>	



Your Action Items:

State Deposit Frequency & Unemployment Rate Notices

Keep an eye out for 2025 Deposit Frequency and Rate Change notices. State agencies do not send these notices to Heartland; please forward to your Payroll Support Team.

State/Local Minimum Wage Updates

Minimum wage changes are common at the beginning of the year. Please see the link below and review your employee pay rates to ensure your business is meeting legal requirements.

Online Access: for you and your employees

Our free service allows you and your employees access to Year-end reports, W-2s, and 1099s as soon as they're available! Download and distribute the: [Employee Self-Service User Guide](#)

ACA Validation opens on 1/7/25. Validation is due by 2/26/25 for timely filing. [Click here for Important ACA Dates](#)



Resources:

[Minimum Wage Updates \(by State\)](#)

[Heartland Payroll Help Center: Articles, Videos, and more!](#)



Need to Know:

2024 Payroll Data - Late Reporting

2024 Payroll data processed after 1/2/25 is subject to a \$250 adjustment fee. (Does not apply to Third-Party Sick Pay reported by 1/15/25)

Important Year-end Dates

1/6 - Year-end, W-2, and 1099 packages begin to be available online
1/9 - Last day to make 2024 changes to W-2s without a W-2c *see above
1/24 - All W-2/1099 packages shipped by January 24th
1/31 - Deadline: Postmark/distribute W-2s & 1099s

2025 Retirement Account Contribution Limits

401(k), 403(b), and most 457 plan limits are \$23,500. Catch-up limit for 50 and over is \$7,500, and higher catch-up limit (ages 60-63) is \$11,250.

SIMPLE IRA & SIMPLE 401(k) plan limits are \$16,500. Catch-up limit for 50 and over is \$3,500, and higher catch-up limit (ages 60-63) is \$5,250.

IRA limit is \$7,000, and the catch-up limit (ages 50 and over) is \$1,000.

2025 Health Savings Account (HSA) Plan Limits

The high-deductible limit for self-only coverage is \$4,300, family limit is \$8,550, and individuals 55 and over may contribute an additional \$1,000.

✔ Employee Self-Service is convenient!

Employee Self-Service We provide a free service where your employees can access their pay stubs and W-2s 24/7.

Reach out to your Payroll Support Team to take advantage of this time-saving feature; all you need to do is provide employees' business or personal email addresses. [Click here for more info](#) or here for the [client guide](#).

Once your employees' access has been set up, they can access their information on a desktop, mobile browser, or mobile app! Download and distribute the: [Employee Self-Service User Guide](#)

📎 Links to Heartland Payroll + App:

[Heartland Payroll + in the Google Play Store](#)

[Heartland Payroll + in the Apple App Store](#)

🔍 Available for Android and iOS!

