

W/P REF	PREPARED BY	DATE PREPARED	QUALITY CHECK
WP P-1	RazaPro production team	October 2026	Checked by RazaPro before delivery ✓

Tickmarks: ✓ agreed to source document F footed and cross-footed R recomputed ¶ see exceptions page. **Source documents used:** payroll provider registers for six pay dates (Jul 10 to Sep 18, 2026); EFTPS deposit confirmations (Aug 14, Sep 14, Oct 13); Form 941 instructions and Publication 15 (2026); TWC tax rate notice; general ledger payroll accounts; bank statements

PREPARED FOR YOUR FIRM

Payroll tax reconciliation

Quarter 3, 2026 (Jul–Sep)

Client: **Brazos Valley Dental Group PC** (dental practice, Texas) · 7 employees, biweekly pay, monthly federal depositor · Prepared by RazaPro from the payroll provider's registers · Federal return, state report and any filing are prepared for the firm's or client's licensed preparer to sign and file.

Result: Form 941 figures for Q3 tie to the payroll register and to deposits. Total tax **\$21,700.50**, deposits **\$21,700.50**, balance due **\$0.00**. **One item needs a decision** (a bonus paid outside payroll, page 3).

Form 941 worksheet, Q3 2026

LINE (LABEL)	SOURCE	AMOUNT
Number of employees paid in the pay period that includes Sep 12	Pay of Sep 18 covers Sep 5–18	7
Wages, tips and other compensation	Gross wages less 401(k) deferrals and Section 125 premiums	87,959.94
Federal income tax withheld	Sum of register	7,916.34
Taxable social security wages × 12.4%	90,092.22 × 12.4%	11,171.44
Taxable Medicare wages × 2.9%	90,092.22 × 2.9%	2,612.67
Total taxes before adjustments		21,700.45
Current quarter's adjustment for fractions of cents	Per-pay rounding in the register vs quarter total	0.05
Total taxes after adjustments		21,700.50
Total deposits for the quarter	Three monthly deposits (page 2)	21,700.50
Balance due / overpayment		0.00

Wage bases: the 2026 social security wage base is \$184,500 and every employee is far below it, so all social security wages are taxable this quarter. No wages exceeded the additional Medicare tax threshold (\$200,000 for withholding).

Due dates

ITEM	RULE	DUE
Form 941, Q3	Oct 31, 2026 is a Saturday, so next business day	Mon Nov 2, 2026
Form 941, Q3, if all deposits were on time	10 additional calendar days after Oct 31	Tue Nov 10, 2026
Form 940, 2026	Jan 31, 2027 is a Sunday, so next business day	Mon Feb 1, 2027
Texas Workforce Commission quarterly report, Q3	End of month after quarter end; Saturday rolls forward (confirm with TWC)	Mon Nov 2, 2026

Federal deposits for the quarter (monthly depositor)

A monthly depositor deposits each month's employment taxes by the 15th of the next month. Aug 15, 2026 is a Saturday, so July's deposit was due Monday, Aug 17.

LIABILITY MONTH	TAX LIABILITY (WITHHOLDING + EMPLOYEE + EMPLOYER FICA)	DEPOSIT DUE	DEPOSIT MADE	STATUS
July	6,747.50	Mon Aug 17, 2026	Fri Aug 14, 2026	On time
August	7,476.50	Tue Sep 15, 2026	Mon Sep 14, 2026	On time
September	7,476.50	Thu Oct 15, 2026	Tue Oct 13, 2026	On time
Total	21,700.50			

Ties: deposits \$21,700.50 = Form 941 total tax \$21,700.50 = payroll register withholding \$7,916.34 + employee FICA \$6,892.08 + employer FICA \$6,892.08.

Payroll register summary by pay date

PAY DATE	PAID	GROSS	401(K)	SEC. 125	INCOME-TAX WAGES	SS / MEDICARE WAGES	FEDERAL WITHHELD	EMPLOYEE FICA	EMPLOYER FICA
Fri Jul 10, 2026	6	14,615.37	(355.38)	(600.00)	13,659.99	14,015.37	1,229.39	1,072.18	1,072.18
Fri Jul 24, 2026	6	14,615.37	(355.38)	(600.00)	13,659.99	14,015.37	1,229.39	1,072.18	1,072.18
Fri Aug 7, 2026	7	16,115.37	(355.38)	(600.00)	15,159.99	15,515.37	1,364.39	1,186.93	1,186.93
Fri Aug 21, 2026	7	16,115.37	(355.38)	(600.00)	15,159.99	15,515.37	1,364.39	1,186.93	1,186.93
Fri Sep 4, 2026	7	16,115.37	(355.38)	(600.00)	15,159.99	15,515.37	1,364.39	1,186.93	1,186.93
Fri Sep 18, 2026	7	16,115.37	(355.38)	(600.00)	15,159.99	15,515.37	1,364.39	1,186.93	1,186.93
Q3 total		93,692.22	(2,132.28)	(3,600.00)	87,959.94	90,092.22	7,916.34	6,892.08	6,892.08

By employee, Q3

EMPLOYEE	GROSS	401(K)	SEC. 125	INCOME-TAX WAGES	SS / MEDICARE WAGES	FEDERAL WITHHELD	EMPLOYEE FICA	EMPLOYER FICA
Office manager	17,076.90	(1,024.62)	(720.00)	15,332.28	16,356.90	1,379.88	1,251.30	1,251.30
Hygienist A	19,384.62	(775.38)	(720.00)	17,889.24	18,664.62	1,610.04	1,427.88	1,427.88
Hygienist B	19,384.62	0.00	(720.00)	18,664.62	18,664.62	1,679.82	1,427.88	1,427.88
Dental assistant A	11,076.90	(332.28)	(720.00)	10,024.62	10,356.90	902.22	792.30	792.30
Dental assistant B	11,076.90	0.00	(720.00)	10,356.90	10,356.90	932.10	792.30	792.30
Front desk	9,692.28	0.00	0.00	9,692.28	9,692.28	872.28	741.42	741.42
Front desk (hired Aug 3)	6,000.00	0.00	0.00	6,000.00	6,000.00	540.00	459.00	459.00
Total	93,692.22	(2,132.28)	(3,600.00)	87,959.94	90,092.22	7,916.34	6,892.08	6,892.08

Treatment: 401(k) deferrals reduce income-tax wages only; Section 125 health premiums reduce income-tax, social security and Medicare wages. Federal withholding amounts come from the payroll provider's register (sample figures). Employee and employer FICA are computed at 6.2% social security and 1.45% Medicare each.

Unemployment taxes, Q3 2026

TAX	TAXABLE WAGES THIS QUARTER	RATE	AMOUNT	TREATMENT
FUTA (Form 940)	6,000.00	0.6% (6.0% less 5.4% state credit, on the first \$7,000 per employee)	36.00	Under \$500 for the quarter, so carry forward; no deposit due. Annual Form 940 due Jan 2027.
Texas unemployment (TWC)	6,000.00	1.85% assigned rate on the first \$9,000 per employee	111.00	Only the new hire is under the \$9,000 wage base; the other six passed it in Q1. TWC assigns each employer a rate (2026 rates run 0.32% to 6.32%; new employers pay at least 2.7%). 1.85% is the rate on this practice's 2026 notice.

Texas has no state income tax, so there is no state income-tax withholding. FUTA rate: 6.0% less the 5.4% credit for timely state unemployment payments. Texas is not a FUTA credit-reduction state for 2026.

Register to general ledger

ACCOUNT	PER REGISTER	PER GENERAL LEDGER	DIFFERENCE
Gross wages expense, Q3	93,692.22	94,092.22	400.00
Employer payroll taxes expense, Q3	6,892.08	6,892.08	0.00
Federal withholding and FICA liability, deposits	21,700.50	21,700.50	0.00

The 400.00 difference is explained: a cash bonus to Hygienist B was paid by check number 2217 on Aug 28 and recorded as wages expense, but it was not run through payroll.

Exceptions and questions for the firm

#	ITEM	AMOUNT	WHAT WE DID AND WHAT WE NEED
1	Bonus paid by check outside payroll, Aug 28	400.00	A cash bonus is wages, so withholding and FICA apply. Employer share of FICA would be 30.60 and employee share 30.60 plus income-tax withholding. We did not change the filed figures. The firm decides whether to process an off-cycle payroll entry and amend or adjust for Q3.
2	Section 125 premiums for the front desk employee	—	Both front desk employees show no health premium. Confirm they declined coverage or are not yet eligible.
3	Employee hired Aug 3 first paid Aug 7	1,500.00 per pay	New-hire paperwork on file: W-4 and state new-hire report. We need confirmation that I-9 was completed (not part of RazaPro scope).

What stays with the firm and the client: signing and filing Form 941, Form 940 and the state report, any amendment, payroll provider decisions, and classification of workers.