

Q4 Small Business Tech Budgeting Essentials

☑ Hardware Inventory Review

- What's aging out?
- Which devices are out of warranty?
- Any Windows 10 machines still hanging around?

☑ Contract Renewal Audit

- Review SaaS & service contracts for hidden increases.
- Lock in 2026 rates where possible.
- Eliminate unused licenses or duplicate tools.

☑ Inflation Impact Items

- Flag recurring costs (cloud, subscriptions, utilities).
- Adjust forecasts by 3–8% to stay realistic.

☑ Automation Opportunities

- Identify 3 manual workflows to automate.
- Budget for tools that save time, not add complexity.

☑ Windows 10 Status Check (5 Weeks Left)

- Confirm device readiness for Windows 11 (or newer).
- Build upgrade costs into Q4 or Q1—don't push it further.

☑ Emergency Cushion

- Reserve 5–10% of your tech budget for unplanned spend (breach, downtime, hardware failure).

Better planning now = fewer surprises later. Let's chart your Q4 course together.