



# The 39-Day World Cup Playbook

A Profit Guide for Independent Businesses  
in FIFA World Cup Host Cities





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## Executive Summary

### **The FIFA World Cup runs June 11–July 19, 2026, across 16 host cities.**

For independent restaurants, hotels, B&Bs, and retailers, it's a once-in-a-decade shot at Cristiano Ronaldo money (well, maybe not quite).

Most operators plan for the upside, but the ones who capture it plan for the friction too. Overtime exposure spikes faster than revenue settles. Owner burnout is a real risk. This guide breaks the World Cup into three distinct businesses, each with its own staffing model and cash plan.

# One Event. Three Businesses.

A corporate chain can absorb 39 chaotic days, but for a small business, that's going to be a challenge. You do have an advantage though: precision. Get ahead, make a plan, and you can manage the chaos.

Here are the three phases to plan for:

Phase	Dates	Your Business This Phase	The Street-Level Reality
Launch	June 11–26	Be ready. Staff deployed, systems tested, no improvising.	Transit at 150% capacity. Build commute buffers or staff will be late.
Endurance	June 28–July 6	Stay solvent. Watch overtime, cash flow, and team morale.	July 4th lands inside the Round of 16. OT exposure peaks here.
The Close	July 9–19	Finish clean. Burnout is the real threat.	How you wrap up defines whether your best hires come back.



Phase #1:

## Launch (June 11-26): Hiring for the Whistle

**Be fully staffed before the surge. Adjusting once it starts is near impossible, because every other business in your host city is hiring from the same pool.**

**You're not going to outbid large corporations.**

What you can offer is On-Demand Pay (wages accessible the next morning) and scheduling flexibility. For a temp hire choosing between your restaurant and a staffing agency, a floor manager who knows their name matters more than an HR portal.

**If you run a hotel or B&B, fill the night auditor gap now.**

The 11 PM–7 AM window will be the hardest shift to cover in every host city, and qualified candidates will be committed by late May.



## Endurance (June 28–July 6): Math & Morale

**Revenue is high, but payroll liabilities can quietly eat your margin if you're not watching the math in real time.**

### The "Federal Tax-Free Raise" (OBBBA)

The One Big Beautiful Bill Act (2026) created a federal tax deduction on the 0.5x premium portion of FLSA-required overtime pay. The extra half-time your employees earn on qualified OT hours is now deductible on their federal taxes.

**In practice:** a line cook earning \$20/hr works 10 hours of overtime. The 0.5x premium is \$100. Under OBBBA, that \$100 is federally tax-deductible. Over a six-week tournament, that's \$600 that qualifies for an income tax deduction and now doesn't. Put that number on the break room wall. It shifts the conversation from "Do I have to work extra?" to "How much extra money can I take home when I do my taxes?"

**A warning on state conformity.** California and New York have not conformed to the OBBBA deduction. State income taxes still apply to OT premiums. If you operate in LA, San Francisco, or NY/NJ, the benefit is real but smaller. Be upfront with your team. Overpromising on a paycheck is worse than never mentioning it. See the city-specific compliance table below.

### Morale

**By July 1, the novelty has worn off.** Your staff is tired, the customers are louder, and the kitchen is hotter.

Stock a back-of-house area with electrolytes and high-protein snacks. Costs almost nothing, signals you notice. Consider a flat-rate reliability bonus for anyone who completes all scheduled shifts through July 6 without a call-out. Announce it before the tournament and keep the terms simple. A bonus that shows up mid-crisis looks like a Hail Mary, not a plan.

### The Math Traps (by Industry)

Hotels with shift differentials have high technical exposure. If you pay a \$3/hr night premium, your OT rate has to be a weighted average of both pay rates, not just 1.5x on the base. Getting that wrong isn't a rounding error; it's a wage claim.

### Restaurants should be capturing the Section 45B Tip

**Credit:** a federal tax credit on FICA taxes paid on tips above \$5.15/hr. If your POS and payroll aren't linked, you're leaving money on the table and reconstructing it from receipts after the fact.

Retailers paying commissions: those commissions must be included in the "regular rate" for OT calculations. The 1.5x isn't on base hourly alone. Most small retail operators don't know this, and most payroll systems aren't set up for it by default.



### Phase #3:

## The Close (July 9–19): The Exit

**This is the part most guides skip, and it's where a lot of profit gets given back**

You've been at full capacity for a month. Decision quality degrades. You start approving things you'd normally catch. The final ten days are where margins get protected or quietly eroded.

**Pick a second-in-command.** Block three dates where you're off-site and unreachable. Hand off vendor invoicing, inventory counts, and schedule adjustments so that by July 15, the only thing on your desk is payroll reconciliation and cash-flow review. If your 2IC can't handle those tasks, you didn't cross-train enough. See the May 15 checklist item.

**Run a preliminary payroll audit during the tournament, not after.** Spot-check one week of blended OT and tip credit reporting by July 1. Catching an error mid-event costs you an hour. Catching it in January costs you a penalty.

Your staff will want to watch the games. Set shift-swap rules early with a 24-hour notice minimum. If you don't create a release valve, your team will create one for you, and it'll be a no-call no-show during the quarterfinals.

Granted, this phase is hard, no way around it. **There's no hack that makes week five feel easy.** The goal is to finish clean, keep your records tight, and end on terms that make your best people willing to come back.



# City-Specific Compliance Flags

**Note: We couldn't fit every compliance flag in this chart, so take it as overall guidance; it is not a comprehensive list.**

Market	The "Trapdoor"
Los Angeles/ San Francisco	Daily OT at 1.5x after 8 hours, double time after 12. California has not conformed to OBBBA at the state level.
New York/ New Jersey	Spread of Hours: if the gap between start and end of a day exceeds 10 hours, even with a break, you owe one extra hour of pay. New York has not conformed to OBBBA at the state level.
Seattle	Predictive Scheduling: schedules posted 14 days in advance. Changes trigger "Predictable Pay" penalties.
Miami/Dallas	Heat safety. High temps plus foot traffic. Mandate and document shaded water breaks for outdoor-facing staff.

## Checklist: The Roadmap to June 11

Deadline	Action	Applies To	Who Handles This?
April 30	Stress-test cash reserves for peak OT weeks.	All	Owner/ Bookkeeper
May 1	Confirm payroll tracks 0.5x OT premium for qualified OBBBA overtime.	All	Payroll Provider
May 1	Set up Daily OT and Spread of Hours triggers.	LA/SF, NY/NJ	Payroll Provider
May 1	Configure software to include appropriate pay into OT rate.	Retail	Payroll Provider
May 15	Post 14-day advance schedules for June 11–25.	Seattle	Store Manager
May 15	Cross-training complete. Every staff member on at least one extra role.	All	Floor Manager
May 30	Section 45B reporting enabled for FICA tip credit.	Restaurants	Owner/IT
June 1	2IC designated. Three off-site days blocked on the calendar.	All	Owner
June 5	Survival station stocked. Reliability bonus announced.	All	Floor Manager
July 1	Mid-tournament payroll audit: spot-check blended OT and tip credit.	All	Owner/ Payroll Provider



## How Paychex Helps

### Blended OT, done automatically.

- If you pay shift differentials, Paychex calculates the **weighted average OT rate** so you don't have to do it by hand at 2 AM.

### OBBBA tracking on W-2s.

- The 0.5x premium deduction gets mapped to the correct W-2 line items. **Your employees get the tax benefit. You stay compliant.**

### POS-to-payroll tip credit.

- Section 45B reporting is captured automatically when your point-of-sale and payroll are linked. **No receipt reconstruction after the fact.**

### Mobile W-2 onboarding.

- New hires get fully papered on their phone **in about 10 minutes**. No 1099 exposure during an IRS-heavy event window.

### Multi-state compliance flags.

- Daily OT triggers for California, spread-of-hours rules for New York, predictive scheduling for Seattle. **Configured once, enforced automatically.**

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