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Guide · Taxes for owners 7 min read

Quarterly Estimated Taxes Explained: 2026 Deadlines and How Much to Pay

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The short answer

If you expect to owe $1,000 or more when you file, you generally need to pay estimated tax four times a year. For 2026 the due dates are April 15, June 15 and September 15, 2026, and January 15, 2027. You avoid underpayment penalties by paying the smaller of 90% of this year's tax or 100% of last year's (110% if last year's AGI was over $150,000).

Who has to pay

The U.S. tax system is pay-as-you-go. Employees pay through withholding. If you're self-employed, own a pass-through business, or have significant investment or rental income without withholding, you're expected to pay during the year through estimated payments.

The general test: you expect to owe at least $1,000 in federal tax for the year after subtracting withholding and refundable credits.

The 2026 due dates

Payment	Covers income earned	Due
Q1	January 1 – March 31	April 15, 2026
Q2	April 1 – May 31	June 15, 2026
Q3	June 1 – August 31	September 15, 2026
Q4	September 1 – December 31	January 15, 2027

The quarters aren't equal lengths. Q2 covers only two months, which catches a lot of people out.

The safe harbor rules

You won't owe an underpayment penalty if your withholding plus timely estimated payments equal at least the smaller of:

- 90% of your 2026 tax, or
- 100% of your 2025 tax, or 110% if your 2025 adjusted gross income was over $150,000 ($75,000 if married filing separately)

The prior-year option is the easiest to plan around, because the number is known in advance. If your income is rising fast, it can leave a large balance due in April, so set that money aside anyway. Safe harbor protects you from the penalty, not from the tax.

Two exceptions worth knowing. If you owed no federal tax last year and were a U.S. citizen or resident for all of it, there's no penalty this year at all, which helps many first-year business owners. And if your income arrives unevenly, for example most of it in the fourth quarter, the annualized income method (Form 2210, Schedule AI) lets you pay less in the early quarters instead of four equal payments.

How to calculate your payment

- Estimate this year's net self-employment income and other income.
- Calculate self-employment tax: 15.3% on 92.35% of net earnings up to $184,500, plus 2.9% above it, and the 0.9% Additional Medicare Tax above $200,000 ($250,000 married filing jointly).

Calculate income tax after half of the SE tax, the standard deduction ($16,100 single, $32,200 married filing jointly in 2026) and the QBI deduction.

Compare 90% of that total with 100% or 110% of last year's tax, and take the smaller number.

Subtract any withholding, then divide what's left by four.

The quarterly tax calculator on this site runs these steps for you using 2026 figures.

How to pay

IRS Direct Pay from a bank account (free)

EFTPS, which is useful for scheduling payments in advance

Your IRS Online Account

Debit or credit card through an IRS-approved processor (fees apply)

Most states have their own estimated tax system with similar dates.

Frequently asked questions

What if I miss a quarterly payment?

Pay as soon as you can. The penalty is calculated like interest on the amount and number of days you were short, so a late payment is much better than none.

Can W-2 withholding cover my business taxes?

Yes. Withholding is treated as paid evenly through the year, so increasing withholding late in the year can cover a shortfall from earlier quarters. S corp owners can do this through their own payroll.

General information based on federal law for tax year 2026, not tax advice for your situation. State rules vary.

Want this applied to your situation? Book a free 30-minute call with Akanchya Acharya, CPA at acharyacpa.com/contact or email akansha@acharyacpa.com.

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