TaxStache 2026–2027 Quarterly Tax Calendar and Estimated Payment Worksheet

For business owners, freelancers and self-employed taxpayers making quarterly estimated tax payments.

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This worksheet exists because estimated taxes have a calendar problem. The deadlines aren't evenly spaced, the "quarters" aren't actually quarters, and the IRS does not send reminders. Most small-business owners know they're supposed to pay estimated taxes. The part that trips them up is when, how much, and what happens when they guess wrong.

The system itself is not complicated. There are four dates, two calculation methods, and one penalty to avoid. This worksheet walks through all three so you can pick the right method, pay the right amount, and stop treating quarterly taxes like a pop quiz you forgot to study for.

Important reminder: The IRS charges an underpayment penalty per quarter, not annually. Catching up in Q4 does not erase a missed Q2 payment. Each quarter's penalty runs from its own deadline until you pay or until April 15 of the following year, whichever comes first. The penalty rate has been running 7% to 8% annualized, which is real money on a real balance.

Section 1: Federal Estimated Tax Deadlines

2026 Tax Year

☐ Q1: April 15, 2026 (covers income earned Jan. 1 through March 31)
☐ Q2: June 15, 2026 (covers income earned April 1 through May 31)
☐ Q3: Sept. 15, 2026 (covers income earned June 1 through Aug. 31)
☐ Q4: Jan. 15, 2027 (covers income earned Sept. 1 through Dec. 31)

2027 Tax Year

☐ Q1: April 15, 2027 (covers income earned Jan. 1 through March 31)
☐ Q2: June 16, 2027 (covers income earned April 1 through May 31)
☐ Q3: Sept. 15, 2027 (covers income earned June 1 through Aug. 31)
☐ Q4: Jan. 15, 2028 (covers income earned Sept. 1 through Dec. 31)

Note: If a deadline falls on a weekend or federal holiday, the due date shifts to the next business day. If you live in a federally declared disaster area, the IRS typically extends deadlines automatically. Check IRS.gov/disaster for current relief announcements.

Section 2: Prior-Year Safe Harbor Worksheet

This is the simpler of the two IRS-approved methods. If you pay at least 100% of last year's total tax liability (110% if your AGI exceeded $150,000), you will not owe a penalty regardless of what you actually owe this year.

☐ Last year's total tax liability (Form 1040, line 24): $________
☐ Your prior-year AGI: $________
☐ Was your AGI over $150,000 ($75,000 MFS)? Yes / No
☐ Safe harbor percentage: 100% _____ or 110% _____
☐ Total safe harbor amount (line 24 × percentage): $________
☐ Divide by 4 — quarterly payment amount: $________

Payment tracker:

☐ Q1 paid: $________ Date: ________
☐ Q2 paid: $________ Date: ________
☐ Q3 paid: $________ Date: ________
☐ Q4 paid: $________ Date: ________
☐ Total paid year to date: $________

Section 3: Current-Year Estimate Worksheet

Use this method if your income dropped significantly from last year and the safe harbor would have you overpaying. The goal is to pay at least 90% of your actual 2026 tax liability.

☐ Estimated 2026 gross income: $________
☐ Estimated deductions (standard or itemized): $________
☐ Estimated taxable income: $________
☐ Estimated federal income tax: $________
☐ Estimated self-employment tax (if applicable): $________
☐ Estimated total tax liability: $________
☐ Multiply by 90%: $________
☐ Subtract any withholding from W-2s or other sources: $________
☐ Remaining estimated tax due: $________
☐ Divide by 4 — quarterly payment amount: $________

Payment tracker:

☐ Q1 paid: $________ Date: ________
☐ Q2 paid: $________ Date: ________
☐ Q3 paid: $________ Date: ________
☐ Q4 paid: $________ Date: ________
☐ Total paid year to date: $________

Section 4: Choosing Your Method

Use the prior-year safe harbor if:
☐ Your income is roughly stable or growing from last year
☐ You want the simplest calculation with zero forecasting
☐ You'd rather owe a balance in April than risk a penalty

Use the current-year estimate if:
☐ Your income dropped significantly from last year
☐ The safe harbor would have you overpaying by 20% or more
☐ You have reliable enough bookkeeping to project annual income

Consider the annualized income method if:
☐ Your revenue swings 30% or more between quarters
☐ You have a seasonal business (landscaping, tourism, consulting with large project gaps)
☐ You're comfortable with more detailed quarterly calculations (or your CPA is)

Section 5: State Estimated Tax Notes

Most states with an income tax require quarterly estimated payments, often on the same federal schedule. A few key things to track:

☐ State(s) where you have filing obligations: ________
☐ State estimated tax deadlines (same as federal? different?): ________
☐ State payment threshold (varies — some states use $500, others $1,000): ________
☐ State payment method and portal: ________
☐ Does your state require a separate voucher or form? Yes / No

States with no income tax (Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, Wyoming) do not require estimated income tax payments, though they may have other business taxes with quarterly obligations.

Section 6: Payment Method Reference

☐ **IRS Direct Pay** (directpay.irs.gov) pay from a bank account, no registration, no fees
☐ **EFTPS** (eftps.gov) requires registration, allows scheduled future payments

☐ **Credit or debit card** through IRS-approved processors; processing fees apply
☐ **Check or money order** mail with Form 1040-ES payment voucher; allow two to three weeks for processing
☐ **IRS2Go app** mobile payments through Direct Pay or card

Keep confirmation numbers for all electronic payments. For mailed checks, keep a copy of the check and the postmark receipt.

Section 7: Quarterly Review Checklist

At each quarterly deadline, before making your payment, review:

☐ Is year-to-date income tracking above, below or on pace with your estimate?
☐ Have any major income changes occurred (new client, lost client, large project, windfall)?
☐ Should this quarter's payment be adjusted up or down?
☐ Are state estimated payments also current?
☐ Have you received any IRS notices related to prior estimated tax payments?
☐ Are your records sufficient to support the method you chose if questioned?

If your income has changed significantly since your last payment, adjust now. The IRS does not require equal quarterly payments, it requires adequate ones. Paying more in a strong quarter and less in a slow one is allowed as long as your total payments meet the safe harbor or 90% threshold by year end.

When to Get Professional Help

Situation	Who to hire
First year making estimated payments	CPA familiar with your business type
AGI over $150,000 and unsure about the 110% rule	CPA or tax advisor
Highly seasonal income (30%+ variance between quarters)	CPA — annualized income method

Multi-state filing obligations	CPA with multi-state experience
Missed multiple quarters and facing penalties	Tax professional with penalty abatement experience
Switching business entity (LLC to S-Corp mid-year)	CPA — estimated tax recalculation
Received IRS Notice CP30 (underpayment penalty)	Tax professional for review and response

This worksheet is for informational and planning purposes only and does not constitute professional tax or financial advice. Safe harbor thresholds, penalty rates and filing deadlines are based on current IRS rules and are subject to change. Always verify current requirements with a qualified tax professional.

TaxStache · taxstache.com · For the 2026 and 2027 tax years.